JOURNAL of property management

MAY 19 1958

ROSTER ISSUE

published quarterly spring 1958

By the Institute of Real Estate Management

JOURNAL OF PROPERTY MANAGEMENT

VOLUME XXIII — *March* · 1958 — NUMBER 3

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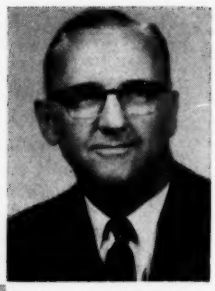
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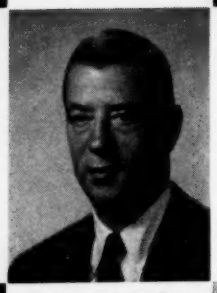
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REGIONAL VICE-PRESIDENTS FOR 1958

RAYMOND BOSLEY is a partner in the firm of W. H. Bosley & Co., one of the oldest established real estate offices in Toronto, Canada. He is 1958 president of the Toronto Real Estate Board. Mr. Bosley is a past president of the Ontario Chapter of the Institute. He has served as chairman of the AMO Promotion and Accrediting Committees and has been a member of the Governing Council since 1951. He is a Fellow of the Realtors Institute of the Canadian Association of Real Estate Boards and has taught real estate management at the University of Toronto.

CHARLES H. CHRISTEL, president of Rodemyer-Christel & Co., St. Louis, has been associated with the firm since 1929. He is a past reg. vice pres. of the national Mortgage Bankers Assoc. and a past pres. of the local MBA, of which he is now a permanent member of the Advisory Comm. Mr. Christel has been a member of the Institute's Governing Council since 1952 and has served as pres. of the St. Louis Chapter. He is a past pres. and member of the St. Louis Bd. of Education; has taught real estate management at Washington University.

CLARENCE V. COLEMAN is head of the property management department of Ambrose Williams & Co. in Denver, Colorado, and secretary of Shopping Center Consultants of Denver. He entered the real estate business in 1935 and has been engaged in the property management field for 18 years. Mr. Coleman is past president of the Pueblo, Colorado, Real Estate Exchange, the Colorado Chapter of IREM, and past chairman of the Management Division of the Denver Board.

BERTRAM A. DRUKER is a partner in the firm of John Druker & Son, Boston, Mass. He is pres. of the Mass. Real Estate Assoc., a past pres. of the Boston R.E.Bd. (1956–57) and of the Rental Housing Assoc. (1951–53); a director and on the exec. comm. of the American Real Property Assoc. and a dir. of the Boston Municipal Research Bureau; serves on the Boston Citizen's Council, the Mayor's Committee of One Hundred and is a member of the City of Boston Equalization Survey; he is a past pres. of the New England Chapter of IREM; lectures on real estate at Boston University.

HAL EASTON is president of Hal Easton Company, Inc., Omaha, Nebr., celebrating its 25th year. He is a past pres. of the Omaha Real Estate Board (1953), was reg. vice pres. of the Nebraska Real Estate Assoc. (1957) and of the National Apartment Assoc. (1942–43), and was treas. of the Building Owners and Managers Assoc. in 1954–56. Mr. Easton was district governor of Lions International in 1935 and has just completed a term as pres. of the Omaha Business Men's Assoc. He serves on the executive committee of the Nebraska Children's Home Society.

EMANUEL E. FALK entered the real estate business in 1925 and established the firm, Drucker & Falk in 1938. Specializing in brokerage and property management, the firm maintains a central office in Newport News, Virginia, and branch offices in Hampton, Norfolk and Richmond. Mr. Falk is a member of AIREA and a former chairman and president of the Newport News-Warwick Community Chest.

JOSEPH J. GUMBERG left the engineering field to enter the real estate business in 1922. He is president of J. J. Gumberg Co., Pittsburgh, Pennsylvania, and is licensed to operate in Pennsylvania, West Virginia, Ohio, New York and New Jersey. Mr. Gumberg serves on the Board of Governors of the Greater Pittsburgh Board of Realtors and is a past president of the Western Pennsylvania Chapter of the Institute. He is a member of N.I.R.E.B. and of the Pittsburgh C. of C.

JOHN T. HILBORN is manager of The Jackson-Franklin and Socony Mobil Buildings in Chicago, Illinois. He has spent 33 years in the development, leasing and management of office buildings and other commercial properties. Mr. Hilborn has served as director and treasurer of the Chicago Real Estate Board and is a director of the Building Owners and Managers Association of Chicago.

FRANK W. NOLAN has been with the National Bank of Commerce, Seattle, Washington, in the Trust Department since 1941, handling property management and appraisal work. He has been engaged in property management for 35 years and in the real estate appraisal field for 25 years. Mr. Nolan is past president of the Seattle Mortgage Bankers Association, past international vice president of the Society of Residential Appraisers, and a trustee for the Apartment Operators Association of Seattle.

WHITNEY STAPLES, owner of Whitney Staples property management firm in Miami, Florida, has been active in property management since 1947. He entered the real estate field following a tour of duty with the Armed Services in World War II. Mr. Staples is serving as treasurer of the South Florida Chapter of the Institute and formerly held the office of secretary. Active in statewide aspects of real estate, he was a leading participant in its affiliated Traders Club in 1957.

STEWART WICKLIN has been associated with Fred B. Mitchell Co., San Diego, California, since 1946 and is now a partner in the company. Prior to service in the U. S. Air Force he was a special agent of the F.B.I. for two years and taught commercial subjects in high school. Mr. Wicklin is a past president of the San Diego Chapter of IREM and is now vice president of the San Diego Chapter of the Apartment Owners Association.

BOYD E. WILSON, president of Boyd E. Wilson & Co., Inc. of New York City, entered the real estate business in 1923. He is vice president of Model Fireproof Tenement Company of New York; director of the Realty Advisory Board on Labor Relations of New York City; a member of the New York State Society of Real Estate Appraisers; and president of the Trustees of the YWCA of Orange, East Orange, and Maplewood, New Jersey.

RUTH C. YELTON has spent thirty-one years in property management and in 1931 opened her own office in San Antonio, Texas, where she operates a property management, real estate, and insurance business. She has served as corporate secretary and for nine years as a director of the San Antonio Real Estate Board. Her civic ties include membership in Business and Professional Women's Club and Altrusa International, Inc.

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The surface is barely scratched. It is estimated that hardly 10 per cent of all investment property is under recognized expert management. There is no doubt that the demand for management is rising rapidly.

LET'S GET STRAIGHT ON THIS BUSINESS OF REAL ESTATE INVESTMENT

MANY OF US as well as our clients are confused in differentiating between "investing" and "speculating."

All real estate buyers consider themselves investors; the term "speculator" is generally considered to refer to an individual seeking a "quick buck," or one who profits from some special knowledge not shared by a seller. Due to the increasing professionalization in our business, and a better informed buying and selling public, this concept has practically disappeared from the real estate vocabulary. In reality, speculation is informed guessing, and once we include the word "informed," we approach the investment attitude, and the line of separation disappears.

Let's analyze our merchandise in a general way for the purpose of clarifying the strengths and weaknesses of the real estate investment.

ADVANTAGES OF REAL ESTATE INVESTMENT

1. *Personal control* where individual judgment and action will affect the available benefits.
2. *Generally higher real net spendable* income as compared with most other types of investment.
3. *Tax advantages* because of depreciation and obsolescence.
4. *Direct realizable benefits from growth factors.*
5. *A valuable hedge* against inflationary trends.
6. *Not subject to the day-to-day shifts* in the general economy.
7. *Pride and security* resulting from the ownership of a tangible physical asset.
8. *The opportunity to build an estate* by equity financing.

PURPORTED DISADVANTAGES

1. Non-liquidity.
2. Income losses through vacancies and bad credits.
3. Rising local taxes and operating expenses.
4. The need for personal attention on a continuing basis.
5. The risk of neighborhood deterioration.
6. Depreciation and obsolescence with the attendant occasional need for substantial capital improvements.

It appears to be 8 to 6 in our favor, but with skill and understanding we can greatly increase those odds. Let's take the purported disadvantages one at a time:

1. *Non-liquidity.* Peculiarly, real estate owners, in spite of their realistic knowledge

of depreciation and obsolescence, fix in their minds that any price below the original total cost is a capital loss, when in actuality a part of the large income has been a return of capital, thereby reducing the real cost or book value. It is an integral and important part of our selling job to convince our clients that this is really the case; furthermore, real estate *is* liquid when owners are willing to sell at current market value. It is true that a nominal period of time is required for exposure to the market, but a good brokerage firm can dispose of properly priced real estate within a very short space of time.

2. *Income losses through vacancies and bad credits.* These losses can be substantially reduced or even entirely eliminated by careful tenant selection, proper rent pricing, adequate security provisions, and vigilant collection procedures.

3. *Rising taxes and operating expenses.* There is little available control over the rising tax trends, but these are easily offset by tax participation provisions in leasing and rental agreements. Little can be done to hold the cost line on rising operating costs except that these costs can be held to an economic and sound minimum by careful and informed operating procedures, and ultimate increased expenses can be offset by escalator provisions in leasing and rental agreements.

4. *The requirements for personal attention on a continuing basis.* Real estate must be cared for; it is a dynamic, living thing subject to the ravages of use and time. Care requires time intelligently spent. Time is worth money, but care is a definite operating procedure and must be properly budgeted along with all other regular recurring expenses, no matter who does the work.

5. *The risk of neighborhood deterioration.* This is a tough one! Neighborhood control even under the most ideal circumstances is only partially attainable unless there be strong and effective governmental action. However, by comprehensive neighborhood analyses conducted on a regular basis, the first signs of deterioration can be detected and the property disposed of prior to any serious capital loss.

6. *Depreciation and obsolescence,* with the resultant occasional need for substantial capital improvements. Let's go back to item 1 where we establish the realism of a fair allowance for depreciation and obsolescence. If this allowance is in cash rather than a mental reservation or just some numbers on an income tax return, and if this cash is regularly deposited in a reserve bank account, adequate funds will always be available for any necessary capital improvements required to continue or extend the useful economic life of the property. In other words, good management should provide for the establishment of cash reserves for the replacement of those parts of a building that depreciate more rapidly than the structure itself, so that the property can function properly clear through to the end of its useful life.

MANAGEMENT'S THE MORAL

This all adds up to just one simple conclusion—management. Real estate is a business, and successful business must enjoy expert management—informed management—trained management—alert and industrious management. This is no job for the neophyte; it requires a professional. Almost any interested and ambitious Realtor can become such an expert if he will expose himself intelligently to the necessary training, and will then utilize the myriad of opportunities for a profitable and useful management effort that is available right in his own organization.

Let us carry this one step further—real

estate owners and prospective investors, in increasing numbers, are convinced that professional management is mandatory for successful ownership. It is only the occasional owner who possesses the necessary skills and is willing to devote the concentrated and unrelenting attention required for profitable real estate investment.

Real estate brokerage organizations across the nation are becoming concerned with the vitality and efficiency of their management departments, not only as a very attractive source for fixed regular incomes, but also as a required facility for the sale of income-producing properties. It is only those organizations with professionally conducted management departments that are enjoying substantial fees and commissions from sales, leases and kindred real estate activity.

The reasons for this are obvious: first, owners and buyers are definitely requiring management service and they are more than willing to pay the nominal cost for such service. Secondly, the professional manager, because of his concentrated attention to the property, is completely informed on all details relative to the specific property and comparable properties. He has at his fingertips current and historic facts and figures that are irrefutable and of invaluable effectiveness in the making of a sale, a lease or an appraisal, and in the assuring of the highest and best use of the property on a current basis.

Expert management so enhances the attractiveness of real estate investment that more of this type of management will unquestionably result in more sales, and more properties will be confidently entrusted to qualified managers. To paraphrase the words of the late Hobart Brady, Under all is the land, over all is management.

All business is conducted with a profit motive. We are merchandising our time, energy, integrity, experience, techniques and many special skills, all of which represent a very real cost to us, and which we must exchange for a return of that cost plus a reasonable profit. Real estate ownership is a business, and management is the determining factor in profitable business operation. Good management pays its own way. We are worthy of our hire and we must value ourselves if we expect others to value us.

MAKING MANAGEMENT PAY

by Lloyd D. Hanford, Sr., CPM

LET US OPEN this brief discussion by asking ourselves a simple but very significant question: "How's our I.Q.—our Income Quotient?" In response to this query we must explore the entire area of a successful, profitable and professionally active business life.

We are real estate managers—trustees of the vast physical assets of our nation. It is to us that our communities look for progress in living standards, community attractiveness and all of the many ingredients that contribute so vitally to a dynamic city, assured of continuing growth and blessed with a climate of physical, social, spiritual and financial well-being.

We assume this high responsibility with willing pride. We exert every effort to develop our individual skills and techniques in order that our clients and our communities will benefit to the highest possible degree. We are trained, experienced, and dedicated servants. Why then do some of us look upon our services as "benefit performances?"

LLOYD D. HANFORD *is senior partner of Property Management Co. in San Francisco, California.*

Until very recent years, the philosophy of a great many real estate organizations, both large and small, appears to have been that property management was something of a "loss leader" whose principal utility lay either in attracting sales and lease opportunities to the office, or as a training school for embryonic real estate salesmen.

There has existed, and to some extent still exists, a peculiar concept that investment property owners are unwilling to pay a fair price for expert management. Almost without exception, this kind of thinking has been proved to be ridiculous; and at the same time, added emphasis has been placed on the folly of practices from which such erroneous impressions are generated, which practices principally involve rent collecting for fees of $1 or $2 per rental and, perhaps, the payment of taxes for a similar fee. Obviously such procedures result in a loss to the real estate office both of time and money, and benefit the owner only by taking a physical nuisance off his hands.

Space does not permit a detailed discussion of the many components that go to

make up professional real estate management. Suffice it to say that from the experience of all successful management organizations, we are fully justified in assuming that successful and prospering investment property owners are anxious to avail themselves of the benefits from such management, and will not question a reasonable charge for beneficial services.

MANY OPPORTUNITIES

It is clearly apparent that the weakness, if any, lies within ourselves and is attributable either to our failure to exploit our many opportunities properly, or in our failure to establish a realistic fee basis which contemplates a top-flight job at a fair profit to ourselves.

What are those opportunities that we could be overlooking? They might be listed as follows:

1. Management surveys for added fees.
2. Appraisals for added fees.
3. Leases and lease renewals for added commissions.
4. Management consulting for added fees.
5. Insurance brokerage opportunities for added commissions.
6. Sales into management for added commissions.
7. Sales from management for added commissions.
8. Estate management for added fees.
9. Creative management for added fees and commissions.
10. Streamlined office procedures to avoid waste of time, supplies, labor and space.

SETTING FEES

How can we proceed to establish a profitable fee basis? Initially, it is imperative that we sell ourselves completely on the dollars-and-cents value of the type and quality of the services that we intend to perform. Managers, *per se,* are not in competition with one another as far as fees are concerned, but they are definitely competitive in the type and quality of their respective services. Cadillac does not compete with Ford on price; architects do not compete on price; doctors and dentists do not compete on price; people do not shop for serivces but select them on a basis of the benefits that will accrue.

We must convince ourselves that we are selling *our* particular type and quality of service and we must put a price tag on that service commensurate with our own standards. To accomplish this, we must determine with a fair degree of accuracy, the time that will be consumed by every member of our staff in the performance of our quality of a job; we must add to the cost of this time a proper charge for our own time; and we must add a proportionate share of all overhead items; and then, finally, we must add to this true cost of our management effort, a reasonable margin of profit. Generally speaking, 25 per cent is an acceptable and fair profit, although in some instances the profit percentage will necessarily be greater because of special situations.

ADJUSTMENTS IN FEES

In our own shop, we program periodic studies of our management costs, because we know that these costs are not constant. As general economic conditions change, costs change; as the economics of individual properties change, costs change; as the attitudes and requirements of our owners change, costs change; as governmental activities change, costs change. Periodic reexamination has indicated that adjustments in fees, whenever and wherever justified, are acceptable to all owners. We have found that two-year intervals are practical for such reexamination and adjustment.

To avoid involvement in excessive detail work in connection with our management cost accounting, as we term it, we have, from

previous studies, determined the classes of properties that cost us the most to operate and are, consequently, subject to the greatest variations. In order, our list is as follows:

1. Rooming houses, lodging houses and third-class hotels.
2. Second-class hotels and hotel-apartments.
3. Older apartment building with less than 16 units and no caretaker.
4. Older apartment buildings with more than 16 units and resident caretaker.
5. Old multi-story loft and industrial buildings with multiple tenancy.
6. Old office buildings with less than 25,000 square feet of rentable area.
7. Strip stores, neighborhood stores and neighborhood shopping centers.
8. Office buildings of more than 25,000 square feet of rentable area.
9. Newer apartment buildings with small units.
10. Newer apartment buildings with large units.
11. 100% leased commercial properties on long leases.
12. 100% leased industrial properties on long leases.

We have found that there is a basic minimum cost for any property regardless of size, tenancy, location, physical condition or other contributing factors, and we have established that minimum for all properties in our care. Most management organizations, as a result of their own studies, are following a similar pattern.

Single-family residences and duplexes are eliminated from our consideration in listing, since it is economically impossible to include this type of management in a portfolio unless there is a large volume of such business in a restricted geographical area; under such conditions there is a form of specialization, which is another subject, outside the scope of this discussion.

Another method of classification which we use as a modifier of our initial list is of equal importance. It is as follows:

1. Location of the property.
2. Age of the property.
3. Physical condition.
4. Economy of the tenancy.
5. Services rendered to the tenants.
6. Accounting and reporting requirements of the owner.

In conclusion, let me repeat: we are worthy of our hire, and we must value ourselves and our services if we expect others to value us.

Real estate is a business of dilemmas: when there are few buyers there are many attractively-priced desirable properties being offered for sale, and when there are many buyers, scarcely any such properties are in the market. We cannot increase production effectively to meet demand nor can we stockpile inventory to curtail over-supply. Except for the filling-in of our tidelands and the damming of our rivers, the supply of land is a constant. We are, therefore, in a unique merchandising position requiring special knowledge and skills. Although this discussion is concerned primarily with investment properties, the ideas expressed are applicable to properties for use.

HOW MANAGEMENT SKILLS SPARK SUCCESSFUL BROKERAGE

OUR INITIAL PROBLEM is twofold: in a quiet market, how can we stimulate buyer interest and, in an active market, how can we secure suitable properties for sale? It should be observed that well-established, active real estate brokers will do business under practically all market conditions, which in itself is indicative that there are workable solutions to our problems.

In a quiet market we must ascertain the causes for buyer inertia. Inactivity can result from many causes, most of which we can overcome with special attention, industry and knowledge. Generally, periods of buyer inaction develop from psychological reactions to temporary economic and political crises that do not basically affect the benefits to be derived from real estate ownership. Excepting a general depression when business dries up completely, which has happened only at very rare intervals in the economic history of the world, the "market" is a state of mind on the part of the investing public.

Trained and experienced brokers have learned to understand these moods and their origins: uncertainty as to the future; fear that the minor annoyances of the moment will become serious problems; concern that current real estate values will decline; undue emphasis on the mistakes of others; and, worst of all, a temporary panic born of mass psychology and without any factual foundation. All of these human reactions and attitudes can be overcome by a sound application of knowledge and experience. It is not a question of "Don't Fight City Hall." It is simply a process of accumulating the pertinent facts and presenting them clearly and logically. A quiet market cannot be corrected by raising prices or commission rates. The following are some ideas as to how we should meet our challenge.

DECLINING VALUES

The fear of declining values is offset by actual data on business volumes of pertinent tenancies, recent sales of comparable properties, vacancy surveys, current demand for space to rent, current rent payment reports,

comparable current rentals, available financing, the number of desirable properties being advertised for sale, and most important, a long-term history of the individual property. To secure the maximum economic advantage from real estate ownership, it should be purchased as a long-term investment rather than a temporary placing of funds possibly needed on short notice at an early future date.

MINOR ANNOYANCES

The fear that minor annoyances will become major problems generally can be overcome by studying the business cycle, current supply and demand factors, employment trends as compared to similar economic periods, conclusions by experienced economists, and specifically, by a detailed survey of the physical condition of the property itself, its tenancies and its neighborhood.

HYSTERIA

Concern that current values will decline is almost always an uninformed opinion without any foundation in fact. The best argument against such thinking is to look at the history of real estate. This attitude is one of the most recurrent in business life, and in the majority of instances has proved to be incorrect. Those who have succumbed to this type of hysteria have either panicked themselves into selling at prices far below the basic real value of the property or have failed to buy at very advantageous prices. A careful, intelligent handling of this kind of situation will separate proper caution from hysterical action or inaction.

HERD INSTINCT

Undue emphasis on the mistakes of others is a demonstration of the very human herd instinct. People are prone to seek the experience of others as a guide for themselves without any evaluation of the reasons for unhappy experiences such as poor judgment, incapable management, the attempt to get too much and give too little, excessive financing, failure to budget necessary capital improvements, and impatience. All of these shortcomings are eliminated by competent management, which supplies sound judgment and the required expert supervision, maintenance, a proper balance between income and expenses, established reserves for capital improvements, counsel against excessive financing, and the removal of the causes for impatience which are usually traceable to a flight from problems and annoyances.

PANIC

The panic of mass psychology is only circumvented by sound reason—expert counseling and clearing the economic atmosphere of the foggy thinking that obscures but in no way affects the advantages that remain intact. Oddly enough, very inconsequential situations can trigger major fears, just as equally unimportant happenings can ignite careless optimism. Either condition is hazardous and requires the trained eyes of the experienced professional, who has undisputable facts and figures into which to ameliorate such reckless thinking and keep the owner's and buyer's moods on an even keel.

THE FUTURE

Uncertainty as to the future cannot be corrected except to say that if we were certain about anything, enterprise would disappear, ambition would become an obsolete word, and our lives would become stereotyped and regimented under a fixed plan from which we would not and could not deviate. Uncertainty is the spice of our life! It gives us the opportunity to benefit from our creativeness, our imagination, our knowl-

edge, our past experiences, our training and our confidence in American principles. If we are scared, we had better retire from society, completely admitting our unfitness to live in a competitive economy. Our whole civilization is built on uncertainty, and thus it will ever be.

It would be folly to believe that all economic and psychological situations can be surmounted. Life is certainly not all beer and skittles. Social and economic upheavals are bound to occur and we must be prepared to roll with the punches. When we are driving down a smooth highway and suddenly come to a sign, Construction Ahead, we cut our speed and move cautiously, trying to stay on the road and avoid the worst bumps. What we can do is to keep a trained eye alert for warning signs.

WATCHING FOR DANGER SIGNALS

What are some of the more significant danger signals? Sustained increases in unemployment; continuing drop in retail sales; repeated above normal decline in carloadings; accelerated falling off of the manufacture of machine tools; substantial business failures; rapidly rising rate of mortgage foreclosures and greatly increased credits paralleled by reduced savings. These are a few of the red lights that we must watch carefully.

When several of these red flags are flying, we can still protect our owners by a careful scrutiny of tenancies and operating expenses. When tenants are scarce and the outlook is not encouraging, we must adjust our rental sights to keep our tenants alive and this must be done before the tenant finds himself in serious financial difficulty. Perhaps we can compensate for some income loss by sensibly reduced services or reasonable curtailment of other ordinary facilities. We must not, however, indulge in long-term commitments at adjusted rates; in fact we should, under such conditions, release our owners from any term lease obligation so that rental losses can be recovered without delay on the upswing that will occur.

All of this thinking reaffirms the great need for a high quality of trained and experienced management.

THE RUSH TO BUY

Now let us examine the other side of the coin—the periods of insatiable demand for properties, such as we have been experiencing for the past decade. To understand such a situation we must examine the underlying causes for the rush to buy real property. The first thing any of us thinks of is that real estate is a good hedge against inflation; but that is only half the story. The very things that create great concern when they move in one direction, stimulate activity when the trends are reversed—increased supply of free money looking for investment and the resultant decline in interest rates, increasing industrial production, high employment and so on right down the line. Add to this, again, psychology; in prosperous times untempered optimism is evident everywhere, the future seems to hold no problems. Even the most unqualified and undeserving are unable to make mistakes. We are looking into the sun and are blind to the road we are traveling.

Stages of unusual prosperity are the most dangerous for the uninitiated and the most advantageous for the experienced. The expert manager, because of his day-to-day contact with all types of real property, never loses his sense of reality. He alone follows a charted course because he has the skills, the data and the industry to navigate these dangerous waters safely. His understanding and wise counsel prevent owners from the excesses that ultimately result in failure, and

he is the one that develops properties for sale, not only by sound surveys leading to new construction but also by the sale of properties where such action is proper for the best interests of his clients.

It is impossible to give a detailed discussion of all the impelling factors that cause owners to sell, but here's a list of some of them: running out of depreciation; neighborhood deterioration, as detected by the expert; incurable obsolescence; unhappy or impractical partnership arrangements; family situations; shifts to more secure types of real estate investment even at lower returns; corporate dissolution for tax reasons; acquisition of larger holdings or concentration of many investments into a single larger investment; improved depreciation benefits of properties with longer economic lives, to replace older properties.

New construction is stimulated by the needs of tenants for more and better space that is not currently available; space for new tenancies that do not exist; replacement of space taken by eminent domain and all of the other motivating factors with which we might have contact in our business lives.

An expanding economy requires not only expanded thinking, but also knowledge and data that will promptly implement action.

IN THE DRIVER'S SEAT

The manager is in the driver's seat. Better than anyone else, he knows all of the things that will stimulate sales by his clients and satisfy his tenants and comparable tenancies. He enjoys the added advantage of not having to search the market for buyers or developers, since his own clientele or their immediate associates will readily absorb any attractive offering presented by him; and incidentally, the cost of doing business is substantially reduced—no advertising, less time required in securing listings and making sales, retained management accounts plus the opportunity for a closer approach to professionalism. The professional manager is the natural "exclusive agent" because of his great tactical advantages as manager.

Example after example can be cited of brokers who have created or intensified management activities on a professional basis and have enjoyed unbelievable increases in all aspects of their businesses. A great many instances can also be described in which very successful brokers who originally expressed themselves as not needing nor being interested in management, have completely reversed themselves and are now making every effort to establish professional and profitable management departments.

Management is not an occult art. No black magic or clairvoyance is involved. In essence the real estate business is the accumulation, categorizing and intelligent, industrious use of a vast array of vital factors.

Every experienced broker has the potential of being a successful manager, and he needs management to do the kind of a job that a modern concept of real estate requires. He does need the help of those already in management, to develop operating procedures and to build a profitable business. The Institute of Real Estate Management was created for the purpose of training the manager, and keeping him supplied with the increasing number of tools that will enhance professional performance.

The investing public requires some assurance that its properties are in professional hands. The designations, *CPM* and *AMO,* convey that assurance. Admission to the Institute of Real Estate Management welcomes all such qualified individuals and offers every assistance to those who desire to become professional managers. We know from experience that the road to successful brokerage is through management.

Omaha's largest property management service has found from systematic experience, that direct solicitation is far superior to any other form of solicitation or contact in securing management accounts. Stop to think of it, and you'll agree that very few property owners can afford to be without professional management service.

GO AFTER THE BUSINESS

by Charles E. Peterson, Jr., CPM

WOULD IT BE worth it to you to pay a small percentage, say five per cent of your gross business income, to an agent who would perform these services: maintain your present clients and help you replace clients as they are lost; maintain your property and attend to the operation of the business; keep accurate and complete records of all income and disbursements as well as capital and operating expenditures; and attend to the payment of taxes from your account? This agent would advise you on financing and costs of operation, and would attend to all advertising necessary to obtain and maintain clients.

I am sure your answer would be much the same as mine. The price of five per cent would be nominal and insignificant, to have these various burdens of ownership taken care of by a competent, experienced and reliable manager. The basis of selecting a manager would be that of trust. I would want to know that my manager knew his business, was thoroughly honest, of high moral character, was a diligent worker, and that he was constantly looking out for my best interests.

CHARLES PETERSON *is vice president of Byron Reed Co., Inc., of Omaha, Nebraska.*

CAMPAIGN FOR BUSINESS

Using this approach, I personally did an extensive amount of income property owner solicitation for our Property Management Department during the past year. I have kept a small 3- by 5-inch card on each prospective management account that I have contacted. This card tells me the date of the contact, the owner's name, the property he owns, the reaction he had to my conversation, and his home address and telephone number. In the first ten months in 1957 I contacted 55 property owners. These persons have been owners of commercial and residential property. In each case they have owned a minimum of a four-plex or commercial grouping of at least four to five stores. In some cases, their ownership has extended to several hundred rental units. In this time our company obtained for management four buildings that were attributable to this solicitation; and a total of some 30 new management accounts had been acquired. The majority of these accounts are small individual properties such as duplexes, houses, or small commercial property.

In soliciting these owners, many of whom I have contacted four and five times, I have

heard them say many times, "I cannot afford property management." Their reason varies as to why they cannot afford management. Sometimes it is that property is operating too close to the "break-even" point. A five per cent management fee would be all that would be needed in order to turn a break-even situation into the losing operation.

Sometimes they feel they cannot afford property management because they maintain the property themselves, attend to their own work, and accomplish the maintenance and repairs much cheaper than an agency could hire the work done.

I have heard an owner say that he does not need property management. Everything is going smoothly now; he is satisfied and feels that he is doing a better job than anyone else can, because he knows his property intimately. He does not have vacancies in any great number, and when he does have a turnover, he is able to re-rent the property quite easily by an ad in the newspaper.

Another reason that has been given is that the owner bought the property in order to create a job for his wife. He says she enjoys listening to tenants' complaints, writing ads, answering calls, attending to maintenance and the collection of rent, and so on. When I hear a statement like this, I wonder if the owner is giving me credit for being an intelligent person. Actually, this answer is an excuse, and it is my opinion that the owner does not want management, in that he feels he can operate the property well enough to meet his needs, and does not want to pay for the cost of management.

In discussing management service with these various owners, I have operated on the basis that I want to keep the good will of the prospective customer. Therefore, I attempt to understand the owner's problem and to maintain as pleasant a personal relationship as possible, while at the same time I try to explain exactly what property management service is, and how the owner can *not* afford to be without management service and still expect to operate the property efficiently and on a sound basis.

I have found that the vast majority of owners have to be led through an educational period because they do not understand what property management is. After they become acquainted with this service, then the big difficulty is to make the majority of these owners realize that their time is worth dollars, and that they cannot operate their property without consuming a great deal of time on the numerous details of income property operation.

Many times these prospective clients do not understand that a manager cannot control the basic trends of an economy. During the period of a residential rental slump, I have had owners tell me that they will turn their property over to use for management providing that we can insure them of 100 per cent occupancy during this period of increasing vacancy. This, to me, is being facetious, in that they are unrealistic in their demands of the manager.

We feel that the maintenance of any business requires constant solicitation of new prospects to replace accounts which are lost for reasons beyond the control of our office. Accounts are constantly lost due to death of owners and the subsequent sale of the property by the heirs. Often purchasers have made commitments with other management firms or have decided to operate the property themselves, and so we lose an account.

MAKE THOSE CALLS

One of the problems in operating a property management office is that there seems to be a natural lethargy among property managers to do direct selling. Frequently, the person who enjoys administrative work

is not inclined to be a good salesman. Often a manager finds himself so involved with the details of management that it is easy for him mentally to put off the calls that must be made on new contacts in order to acquire new business.

From my experience, I can truthfully say that it is not always easy to take time out of your busy day to see a stranger about the handling of his property. Often his attitude is that of suspicion and doubt, and you are plagued with the fact that there are constant interruptions in your conversation due to his busy day. Thus you have difficulty in holding his attention, of creating a desire for your services, and of maintaining a friendly client-manager relationship.

However, our office has found that the most effective device for selling management service is direct solicitation. There is no substitute for the well-planned, carefully conducted interview with a prospective client. To aid us in this type of solicitation, we have compiled a list of nearly all the major income property owners in the Omaha area. This list is checked for contractual agreements known to our office between the respective owner and other management firms or independent managers. The property is checked for its profitability in regard to management.

After this, I plan my interview with the prospective client and take with me copies of our brochure which lists pictures of property we manage and write-ups concerning our services, list of duties, and schedule of fees. I attempt to learn ahead of time as much as possible about the prospect's property in order to talk intelligently and to demonstrate to the owner how we can best serve him. During this interview, I attempt to learn as much as I can about the owner, and to pick up any indications of his prejudices, hobbies, likes and dislikes.

Naturally, the reception one receives on this first call is greatly varied. Sometimes it is cordial and you are received with open arms, while at other times you are greeted with indifference. In every case, however, it is extremely unlikely that the owner of any property will turn over the management to you as a result of the first call. This property usually involves the largest single investment the owner has made, and its administration is extremely important to him. Solicitation often requires many calls, much persuasion, perseverance, and patience.

After the original call is made, we put this prospect on a mailing list whereby he will receive postcards the first of each month for a year. Each card indicates to him one phase of our management service that could be of benefit to him. It is our thought that by this repetitive advertising we are likely sooner or later to hit the nail on the head. A card on vacancies may reach him at just the right time. If not, two or three months later, when he gets a postcard on lawn care and extra maintenance, he may be having difficulties with his custodian, or trouble getting his work done. Still several months later, a postcard which discusses the coming heating season may be timed right.

Coupled with direct solicitation and direct mail advertising, our office does a considerable amount of institutional advertising. This is by means of radio, direct mail, institutional signs and some display advertising. We believe all of this helps to keep the property owner aware of the fact that we are in the property management business, and encourage him to trust our organization.

ANALYZING FEES SCHEDULE

When we entered our campaign to increase property management service, which

is the largest in the metropolitan Omaha area and in the State of Nebraska, we decided to keep track of promotional advertising expenditure. At this same time we studied costs of operation, and set up a cost accounting system to show us the cost of performing normal clerical duties in the handling of various types of management; that is, residential, commercial and office space.

It became apparent on smaller properties that we would have to set a minimum of a $10 fee per property versus 7½ per cent gross rents collection; whichever is the larger would apply, in addition to a leasing commission of 5 per cent of the gross amount of rent in the lease contract. On some properties where there were only three or four units and the rents were rather low, a minimum fee per building was instituted. Usually, it approximated $10. In regard to medium-sized and larger properties, residential and commercial, industrial and office buildings, the previous 5 per cent management fee remained in effect.

With our cost accounting system, we found that in many cases we were losing money in handling the smaller properties, due to our machine bookkeeping accounting system and the time-consuming and costly amount of checking and rechecking that was done on minor details necessary to the handling of an account. Because of our new fee system, our management fees increased $7,000 a year without the addition of any new accounts.

In establishing this schedule of fees, we attempted to contact in person as many of the larger property owners involved as was possible. The rest of the clients, especially owners of the smaller properties, received carefully-worded letters covering this schedule of fees and an explanation of the reasons for the request of the higher management fee. We explained that our labor costs and operating expenditures had increased greatly over the previous period of years, while our management fee had not increased in proportion. It took practically a two-month period to set the reaction of these individual owners and to receive our signed management agreements. During this period of time, we lost five management accounts, all of which were smaller properties.

WHAT WE LEARNED

Our experience has indicated that most owners are understanding, are aware of the cost of operation and are quite cooperative if all facets of the management problem is explained in detail to them.

It has been our experience that the obtaining of new property for management is a long, drawn-out process which is often discouraging, but over a period of years is richly rewarding.

We have found that direct solicitation is far superior to any other form of solicitation or contact with a prospective client; further, that one, two, or three personal calls upon an owner are not likely to produce any tangible result.

We have also come to the conclusion that there are many owners, especially of medium sized properties, who do not value their time in terms of dollars. They do not realize that service costs money. These persons should be regarded early in the solicitation process as "suspects" rather than prospects for management service. It has been our experience that very few property owners cannot afford property management service. Rather, it is our experience that most properties can ill afford to be without competent, experienced and well-trained management personnel who can achieve the highest possible net rental income that is consistent with current market conditions.

Responsibility is the big "R" of property management, upon which depends the success of the relationship between agent, tenant and owner. It is generally true that when the responsibilities are defined and understood, there is less likely to be discord between the parties involved in the renting of houses.

THE BIG "R" OF MANAGING HOUSES

by Minard R. Haines, CPM

THE MANAGER, as the principal figure in property management, has the greatest responsibility. Some of the most important of the manager's responsibilities are as follows:

It is the manager's duty to be sure that the owner and the tenant understand what is expected of them, and he should explain what they can expect from him, as property manager.

One of the manager's most important duties occurs when he lists a property for rent. At this point he should discuss with the owner the services he can and will offer, and the cost of these services. He should also discuss with the owner his procedure in placing tenants, his part in the maintenance of the property, and the problems of rent collection and eviction, should problems of this kind arise.

The manager will then inspect the property to be rented and note the amount of rent that can be charged on the current market for the continued occupancy of a satisfied tenant. The condition of the property should be noted also, paying particular attention to the age and condition of appliances, hot water tanks and heating units. Continual operation of this equipment is necessary for the uninterrupted occupancy of the property, so arrangements should be made for prompt repairs or replacements. in the event of an emergency. This is especially important if the owner cannot be reached readily.

The manager should explain to the owner the advantages of maintaining his property in a good state of repair. When the property is kept in good condition it will attract a better class of tenant. A rundown property only attracts the type of tenant who does not care how or where he lives, and such a tenant is nearly always the first to become delinquent in his rent.

The length of time the property is to be rented must be discussed with the owner. If the term is short, or if the property is to be put up for sale soon, it may not rent readily. Most tenants want to be assured of continued and undisturbed occupancy for at least one year.

Some houses are rented with personal property included in the rent, such as furniture and appliances. If any items of furniture are to be included, it is best to include complete furnishings. The same applies to equipment such as ranges, refrigerators, washers and dryers. The majority of tenants

MINARD HAINES *is a property manager with Ward Smith, Inc., Realtor firm in Tacoma, Washington.*

renting a furnished house need complete furnishings; those who are renting a house with equipment need all of the equipment. Very seldom do tenants happen to have the odd pieces of furniture, or equipment, that will fit into a house offering only a part of the necessary furnishings, or equipment.

SIGNED AGREEMENT

The manager should have the tenant sign a rental agreement, as well as an inventory of the items of personal property. A copy of each is given to the tenant. The rental agreement should state the rent-paying date, the amount of the rent, and go into some detail regarding the tenant's rights and responsibilities in regard to the use and care of the property.

The manager should explain to the owner that the tenant's care of the property will probably not be the same as that of the owner, and that he should expect and allow for more maintenance expense than when the property was owner-occupied.

The manager also explains that he cannot entirely prevent abuse of the property—the best that he can do is to exercise his best judgment in the selection of tenants. Most managers secure a damage deposit, which they hold until the tenant vacates the property and the manager checks it along with the inventory. If there are missing items, undue wear and tear, or other damage, the deposit is used to replace missing items and to repair damage. The balance of the deposit is returned to the tenant. The amount of the deposit obtained on each property varies with the condition of the property and the value of personal property included in the inventory. It is usually equal to about one month's rent.

If the utilities are not included in the rent, the manager should be sure that service is discontinued in the owner's name. He should have the tenant enter into his own agreement with the utility companies.

POINTS TO CLEAR WITH OWNER

The manager should discuss the advantages of the owner making his own mortgage payment, if he has a mortgage on his property. If the owner makes his own payments, he will be certain that they are made on time, thus assuring him of a good payment record. The uncertainty of the agent's receiving prompt payment of the rent, and unexpected repairs and vacancies, are items that may leave the manager without sufficient funds for prompt payment of the mortgage.

Procedure in the event of a collection problem must be discussed with the owner. Most managers use the following rent collection routine:

A delinquent notice is sent by mail after five days of delinquency, a personal call made if the rent is ten days delinquent, and a quit-or-pay-rent notice is served on the tenant if he is fifteen days delinquent. If a tenant vacates owing rent, and it is obvious to the manager that he will be unable to collect it, he should turn the account over to an attorney or a collection agency.

The manager should protect the owner and himself against liability and damage suits, by inserting a clause such as the following in the rental agreement with the tenant: "Neither the owner, or his agent, nor their successors, assigns or any of their employees, shall ever be liable to the tenant, or to any other person, or persons, in or about said premises for any loss, damage or personal injuries sustained as a result of fire, storm, water, ice, or for any other cause whatsoever. The tenant agrees to hold the owner and his agent harmless against all liability and damage of every kind and character to the tenant, and to the servants, agents and em-

ployees of the tenant, as well as to any person, or persons, entering the property with the permission of the tenant."

Adequate liability insurance should be carried by the owners and the name of the managing agent included in the policy as one of the insured.

TENANT'S RESPONSIBILITIES

The tenant's rental agreement with the managing agent sets forth the most important of the tenant's responsibilities, some of which are as follows:

The tenant agrees to permit the owner, or agent, to enter the property at any time it becomes necessary to make repairs, inspections, and to service equipment.

The tenant agrees to use said premises with reasonable care and to permit no waste or damage thereto and agrees, upon expiration of his tenancy, to peaceably surrender possession of the premises to the owner, or rental agent, in as good condition as at present, except for ordinary use, wear and tear and damage caused by fire, the elements, or others over whom the tenant has no control.

The tenant shall not have the right to assign the rental agreement, sublet the premises, or any part thereof, or remodel or make any major repairs, or alterations, without first having written consent from the owner.

The tenant agrees to pay for all utilities, it being contemplated that the contract for the utilities shall be entered into by the tenant with the utility company furnishing same.

The tenant agrees to give 30 days' written notice of intention to vacate the property.

The tenant, or tenants, agree that if they install, or have installed, a TV aerial, they will be responsible for any damage to the roof as the result of the installation. It is further agreed that, upon vacating the premises, they will leave the aerial base mount and the screw eyes used to secure the guy wires.

OWNER'S RESPONSIBILITIES

Because the owner has appointed a manager to administer his property, he is relieved of details and his responsibilities are few. However, the owner does have certain obligations, most of which are financial. These include the general maintenance of the property and repair, or replacement, of worn-out appliances, heating equipment, plumbing fixtures, and so on. The exception to this occurs when the cause of the trouble can be traced to neglect on the part of the tenant.

For his own protection, the owner should have fire and extended coverage insurance on the property and its furnishings. In case of an absentee owner, the manager should have a copy of the insurance policies in order to facilitate prompt settlement of claims.

The owner gives the manager complete authority to make emergency repairs and to exercise his best judgment in maintaining the property and selecting the tenants. The manager should always consult with the owner before non-emergency repairs are made.

It can readily be seen that a sense of responsibility on the part of each party involved in the renting of houses will greatly facilitate harmonious relations between agent, tenant and owner.

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MAINTENANCE EXCHANGE

by David L. Keith, CPM, Editor

LETTERS OF INQUIRY, COMMENTS BY READERS, NOTES BY THE EDITOR

Hardwood floor on concrete

A new nailless hardwood strip flooring has been developed by Horner Flooring Co. of Dollar Bay, Michigan. Called *Panelbond* the flooring comes in strips and can be laid directly on the concrete slab with an adhesive. When laid it gives all the appearance of a nailed hardwood floor. It is obviously much easier to apply than when hardwood flooring is laid on concrete by nailing to strips attached to the floor.

The new flooring would seem to have excellent possibilities for use in offices where hardwood flooring is desired as a base for carpeting or rugs to enhance the beauty of a paneled office.

Tapes

Now that the patents have run out on the original plastic tapes, we can expect a rash of other tapes, some with improvements and some merely trying to cash in on the reputation of the original "Scotch Brand." We can expect claims which will not be backed up by performance, but we can also expect some improvements.

An example of one nicety which has been added to plastic electrical tape is a tape-cutter which comes with each roll of Slip-knot No. 7 of Plymouth Rubber Co., Canton, Mass. In each can of their electrical tape is a small plastic tape cutter which rides on the outside of the roll and provides a quick, clean cut with no stretching and thinning of either the cut tape or the tape still remaining on the roll.

Linde slices concrete

When planning remodeling to be done by outside contractors, or even by your own maintenance force, it is often as important to know *how* the work is to be accomplished as to know the actual cost to the building. For example, in remodeling of apartments, office buildings or factories where break-throughs are necessary in existing masonry without damage to the rest of the structure, the Linde Division of Union Carbide has developed a powder cutting tool which does the job with no vibration to the rest of the building, and which can cut a perfectly straight or curved line through concrete up to 18 inches thick. The tool feeds a mixture of iron and aluminum powder into an oxygen-acetylene flame. This mixture melts and washes away the concrete.

In addition to the fact that this provides a fast method of cutting the concrete, the lack of vibration means no damage to interior pipes or to the rest of the building foundation, an important consideration in any remodeling operation.

Air conditioning filters

Many companies are beginning to cash in on the fact that filters from air conditioning units (particularly unit conditioners) re-

quire cleaning and replacement at periodic intervals. An understanding of the air conditioning distribution system and its cost makes it immediately apparent that money can be saved by buying direct from local manufacturers or direct by mail from national manufacturers of replacement filters.

We highly recommend that actual samples be examined carefully in advance of purchase of any "substitute" filters to determine their real value and their fit prior to general installation. Money can be saved, however, and it is quite possible that money can be made for the building where units are owned by tenants, by offering to service and replace old, dirty and clogged filters at the beginning of the season.

Pole lamps

While a study of the decorating trends shows a distinct return to the traditional in apartments (although not in offices), one new decorator item seems destined to stay. That is the so-called pole lamp. These are lamps arranged in series of two or more on a pole.

Some come with a floor base and others have a pole with no base but which holds itself upright by pressure on both the floor and ceiling. The lamps plug into a baseboard outlet and most of them, though not all, allow adjustment of the lamps to throw light wherever it is desired. The cost is not excessive when bought wholesale, or even at retail, as at Akron in Los Angeles. Such lamps are an easy way to give a modern appearance in apartments or lobbies despite a traditional balance of furnishings.

Try one or two as conversation pieces.

Marble IS *coming back*

As the "management class" becomes larger and more affluent, more people strive for a look of quiet affluence in offices and apartment buildings. One aspect of this trend is the use of marble, on floors, in baths, or on counter tops. This practice is being aided by the marble companies. For example, the Vermont Marble Co. is now putting out a whole line of various colored thin tiles of their product, precision-cut to half-inch thickness. The possibilities of this surfacing in foyers and in halls should not be overlooked in discussion of remodeling or redecorating arrangements for this new management or capital gains class.

Unscientific bulb appraisal

It looks as if we are not going to be able to give carte blanche approval to the "five-year" light bulbs which have recently been advertised. In a completely unscientific test, some of them did wear out in less than five months, and the light candles vs. wattage use vs. price did not seem worthy of a more scientific approach.

Over the years we have seen a number of scientific tests of light bulbs by property management concerns. However, when a new bulb comes on the market, it is often worth while to make a preliminary test before setting up the more complicated and expensive scientific tests. This certainly seems true in this case.

Light adjustment

Most of us are familiar with the switches that allow you to change the candle power of a light bulb by giving it less electric current. Now Minneapolis-Honeywell has developed a phototube which mounts outside the building and which adjusts the amount of light of interior illumination depending upon the amount of light which hits the phototube outdoors.

This problem has been of increasing interest as more and more buildings increase

the amount of fenestration space, which has made the interior more and more dependent upon illumination from outside.

Even on a sunny day, when a cloud covers the sun the interior of an office or apartment can become comparatively dark. The M-H-Phototube has been developed to adjust for this situation without relying on someone to race over and turn out the lights or turn them on to keep interior illumination at the correct working candle power.

We recommend that building managers bring this phototube to the attention of tenants with large space in the new buildings. It can remedy many complaints.

Vending machines

As more and more vending machines are developed to handle more and more products, the possibilities of added income for buildings under the control of property managers are increasing. Installation of these vending machines is enabling many managers to take advantage of this situation; it also reduces complaints from office managers in buildings not equipped with lunch rooms, or with inadequate coffee break facilities.

Rag prices

No one knows better than a property manager that profits are based upon thousands of little items rather than a few big ones. Typical of these thousands of little items is the price that can be obtained from worn out towels, etc., in the furnished apartment building. The market varies greatly in different areas and selling to the correct market can well mean quite a few dollars difference per hundred pounds.

As a specific example, in Peoria, Illinois, it pays to bale and pay the shipping costs of baled rags to Detroit, rather than sell them locally—this despite handling costs and a fair cost of administering the shipment.

A second example of savings of small costs which can add up is where a property management firm either owns a number of automobiles or gives employees a number of automobiles. The difference in price of gasoline, oil, etc., that can be arranged for such a fleet, compared to each man buying his own gas and oil wherever he wants, can add up to a tidy sum in a year's time. Little things, yes, but these little things make the maintenance man the most important facet in the total property management structure.

Cost of maintenance

While some costs of materials decreased in 1957 and are continuing to decrease in 1958, this is far from a trend that can be expected to result in any large savings to building managers.

The cost of maintenance in 1957 increased almost as much as the costs increased in 1956, from a percentage standpoint. Wage rates, of course, are the answer, and these wage rates are not only reflected in direct labor cost but in the cost of everything bought for the process of maintenance.

Unless we go into a very definite recessionary period, with mass layoffs counteracting any tendency to strike for higher wages, maintenance cost in 1958 can be held down to 1957 figures *only* by selective purchasing of those maintenance items and labor which tend to remain the same. This may well indicate a trend towards contract building maintenance on a competitive basis rather than own employee building maintenance on a flat cost basis.

Dining rooms are out

First, maids became more difficult to get; then school activities and dieting changed eating habits of the family; and finally TV

has broken down the last resistance to the striking of the death knell of the dining room. The dining room and the festive table with the family conversations has become relegated to the dim dark past as the place for family intercommunication.

While this has made many apartment buildings relatively obsolete, it has certainly heightened the attractiveness of many other buildings with small dining space. If you have a building with dining rooms as an integral part of the floor plan, and would like to see a little more gross income out of these units, you might try tearing out the walls between the dining room and the living room, not only as a method of modernization but to give spaciousness to the living space. Many buildings could be profitably remodeled in this way to produce larger gross income and decrease the cost of future decorating at the same time.

While this procedure is not applicable to higher-rent apartments with more rooms, many of these latter types are increasing their income by transforming the former butler's pantry into a breakfast nook.

Times have changed, apartments have changed, and with these changes come opportunities for the creative manager.

Changing color with light bulbs

The old technique of "turn on the green light, the man wants a green suit" can now be applied to merchandizing unfurnished apartments by the simple expedient of using the colored light bulbs put out by Westinghouse or General Electric in four colors. It may take a little experimentation in a particular apartment, but the effect in the unfurnished apartment with white ceilings and drabbish walls may well mean the difference between a sale and a lost prospect. Try it some time. The effect is much more pronounced when apartments are shown after dark, when the light bulbs do not have to compete with the yellows and reds of sunlight.

Further experiments

To change completely the appearance of a kitchen with open cabinets, or even those without open cabinets, try unfinished shutters on hinges. Shutters are outstanding, whether in the library covering open bookcases or in the dining alcove, and give an unusual and distinctive appearance to your apartments.

Another experiment in giving the appearance of a larger apartment is the use of wall drapery or curtain material to cover one whole wall of a room. The feeling is produced that if the draperies were pulled back, a whole new room or windows would be exposed to view. The fact that this is not true, and that the draperies are stationary, does not detract from the mind's eye which remembers this usage of full draperies in other homes.

To add more space for use, replace the kitchen door with one of the new accordion-style doors that open and shut within the door jamb space. They are available in wood or coated fabric and offer an interesting space-saving variation.

New Certifications

INSTITUTE OF REAL ESTATE MANAGEMENT

The title of "Certified Property Manager" has been conferred upon the following individuals by the Institute of Real Estate Management.

JOHN B. NICROSI [1860]
P. O. Box 181
Montgomery, Alabama

Born: Montgomery, Alabama, December 22, 1916; president of Gunter-Nicrosi Realty Co., Inc.; for 19 years has been engaged in real estate brokerage, commercial leasing, appraising and property management; received a B.A. degree at Washington & Lee University; holds active membership in the Montgomery Real Estate Board and C. of C., the National Institute of Real Estate Brokers, Alabama Association of Insurance Agents and local civic organizations; professional territory covers central Alabama, principally Montgomery County.

JAMES R. STRUTHERS [1861]
650 Seventeenth Street
Denver, Colorado

Born: Denver, Colorado, October 17, 1928; property manager associated with Garrett-Bromfield & Company where he engages in management of all types of properties; attended IREM management course in Kansas City (1957); serves on the Property Utilization Study Committee of the Management Division of the Denver Board of Realtors; professional territory covers the State of Colorado, primarily metropolitan Denver.

FRANK C. SANDOW [1862]
730 Fifteenth Street, N.W.
Washington, D.C.

Born: Berkeley, California, May 3, 1916; associated with American Security and Trust Company as property manager; attended IREM management course in Washington, D.C. (1956); holds associate membership in the Washington Real Estate Board, Inc.; professional territory covers Washington, D.C., metropolitan area including Fairfax, Arlington, and Alexandria Counties in Virginia; Prince Georges and Montgomery Counties in Maryland.

B. L. SIMMONS. [1863]
1729 Twenty-First Street, N.W.
Washington, D.C.

Born: Washington, D.C., October 10, 1916; partner of Simmons Properties; 10 years of experience in the real estate field includes appraising, mortgage lending, brokerage, building, and property management; received a B.S. degree from University of North Carolina; attended IREM management course in Washington, D.C. (1956); holds active membership in the Washington Real Estate Board, Inc., Building Owners and Managers Assoc. of Metropolitan Washington, and National Assoc. of Home Builders; professional territory covers Washington, D.C., northern Virginia, and Montgomery County in Maryland.

CHARLES C. SMITH [1877]
206 West Forsyth Street
Jacksonville, Florida

Born: Montgomery, Alabama, March 17, 1913; president of Buckman, Ulmer & Mitchell, Inc.; has engaged in management of all types of properties, appraising, mortgage lending, and real estate brokerage for 21 years; holds a B.S. degree from Washington & Lee University; active member, Jacksonville Board of Realtors, Rotary Club and C. of C.; professional territory covers northern Florida, principally the City of Jacksonville.

MICHAEL A. CONLON [1864]
234 Biscayne Boulevard
Miami, Florida

Born: Pleasantville, New York, August 2, 1911; associated with The Keyes Company as manager of the store property division in the Property Management Department; has 6 years of experience in management of all types of properties; attended IREM management course held in Jacksonville (1957); associate member, Miami Board of Realtors and Florida Assoc. of Realtors; professional territory covers Dade County in Florida.

WILLIAM E. CAMPBELL [1866]
5830 South Dixie Highway
South Miami, Florida

Born: Miami, Florida, January 20, 1923; associated with E. L. Cotton, Inc. handling management of residential, commercial, industrial and farm properties; formerly for 3 years was vice president and manager of Tampa Bay Garden Apartments, Inc., Tampa, Florida; attended IREM management course in Jacksonville (1957); associate member, Miami Board of Realtors; member, Florida C. of C.; professional territory covers the Greater Miami area.

LLOYD F. WARE [1865]
1400 N. W. Thirty-Sixth Street
Miami, Florida

Born: Fitchburg, Massachusetts, January 3, 1903; property manager for Dade Federal Savings & Loan Association handling all properties owned or controlled by the Association; 20 years of experience in real estate includes management of apartment, office and medical buildings and housing projects as well as remodelling, rehabilitation and new construction: associate member, Miami Board of Realtors; professional territory covers the Greater Miami area.

JOHN F. McCARTHY [1867]
6806 Indianapolis Boulevard
Hammond, Indiana

Born: Chicago, Illinois, June 22, 1927; established firm in own name in 1952 specializing in the management of residences, apartment, store, and office buildings; experience also includes real estate brokerage, appraising, and building; holds B.S. and M.S. degrees; has been a broker member of the Hammond Board of Realtors for several years and held office of secretary in 1957; former vice president of Woodmar Business Mens Assoc. and member of the National Association of Home Builders; professional territory covers Lake County in Indiana, primarily the Cities of Hammond, Munster, Highland, and Gary.

FRANCIS J. BURKE [1868]
50 Congress Street
Boston, Massachusetts

Born: Boston, Massachusetts, September 9, 1918; associated with Nordblom Company as property manager, devoting full time to the management of apartment, store, and office buildings; 20 years of experience in the real estate field includes appraising and rehabilitation of loft, office, and apartment buildings; attended IREM management course held in Boston (1957); holds Class C membership in Boston Real Estate Board and is a member of the Rental Housing Association; prefessional territory covers Boston, Massachusetts, Providence, Rhode Island, and New Haven, Connecticut.

JOSEPH F. DUHAMEL [1869]
8 Newbury Street
Boston, Massachusetts

Born: Millis, Massachusetts, June 18, 1906; has been associated with The Boston Management Corporation as vice president and general manager for the past 22 years; specializes in management of residential, apartment, store, and office buildings; 30 years of experience in the real estate field; wide experience in teaching general real estate management subjects; is a Class A member of the Boston Real Estate Board; has served as a director of the Middlesex Apartment House Association and of the Rental Housing Association of Boston; professional territory covers, primarily, Cities of Boston, Cambridge, Brookline, Dedham, Westwood and Millis in Massachusetts.

ROBERT G. EWART [1870]
19 Congress Street
Boston, Massachusetts

Born: Arlington, Massachusetts, January 18, 1914; associated with Meredith & Grew, Inc. in the management department; was engaged for 3 years in heating and plumbing contracting and for 8 years in saftey and fire prevention engineering; has 7 years of experience in management of apartment and office buildings, industrial and commercial properties; attended IREM management course in Boston (1957); president of B.O.M.A. (1957–58) and serves as vice-chairman of the Legislative Committee of the Boston Real Estate Board; professional territory covers the Greater Boston area.

RICHARD B. SHIPTON [1871]
74 North Street
Pittsfield, Massachusetts

Born: Pittsfield, Massachusetts, June 20, 1926; assistant treasurer of Shipton Realty Company; 7 years of experience in real estate brokerage and management of apartment and office buildings; received B.S. degree from Boston University College;

attended IREM management course in Boston (1957); is a director and former secretary of the Berkshire County Board of Realtors; recently served on the Mayor's Committee on Assessments; professional territory covers Berkshire County in Massachusetts, primarily the City of Pittsfield.

GEORGE E. WILSON [1872]
1330 BALTIMORE AVENUE
KANSAS CITY, MISSOURI

Born: St. Joseph, Missouri, October 17, 1915; for the past 3 years has been building manager for the Kansas City Power & Light Co.; received an A.B. degree from William Jewell College and is a registered professional engineer in the State of Missouri: attended IREM management course held in Niagara Falls (1955); he is a past president and life member of the Junior C. of C. in Kansas City, Missouri, and is active in committee work of the C. of C. of Kansas City, Mo., and Kansas City, Kansas; is serving his second term as president of the Kansas City Athletic Club and is first vice president of the Building Owners' and Managers' Assoc.; holds affiliate membership in the Real Estate Board of Kansas City, Missouri, and is a member of the American Society of Heating and Air Conditioning Engineers; professional territory covers the Kansas City, Missouri, area.

JOSEPH R. HEAVEY [1873]
SYRACUSE-KEMPER BUILDING
SYRACUSE, NEW YORK

Born: Boston, Massachusetts, May 5, 1918; property manager, Eagan Real Estate Inc.; has 8 years of experience in general brokerage and management of residential, commercial and industrial properties; attended IREM management course in Niagara Falls (1955); holds associate membership in the Real Estate Board of Onondaga, Inc.; professional territory covers the City of Syracuse in New York.

H. R. COATES, Jr. [1874]
1013 EAST MAIN STREET
RICHMOND, VIRGINIA

Born: Halifax County, Virginia, January 3, 1923; manager of Residential Rental and Property Management Departments, Morton G. Thalhimer, Inc.; 11 years or experience in management of single-family homes, apartments, store, and office buildings; attended IREM management course held in Boston (1957); salesman member of the Real Estate Board of Richmond; professional territory covers the City of Richmond, Virginia, and surrounding Counties.

DAVID E. CONSTINE, Jr. [1875]
1013 E. MAIN STREET
RICHMOND, VIRGINIA

Born: Richmond, Virginia, April 14, 1931; assistant vice president and property manager, Morton G. Thalhimer, Inc.; experience in the real estate field includes brokerage, appraising, and management of residential, commercial and industrial properties; received a B.A. degree from Washington and Lee University; attended IREM management course in Washington, D.C. (1956); serves on Public Affairs Committee of Junior C. of C. and as vice chairman of the Property Management Committee of the Real Estate Board of Richmond; professional territory covers the State of Virginia and surrounding areas.

W. BORDEN EMPEY [1876]
1367 GREENE AVENUE
WESTMOUNT, QUEBEC, CANADA

Born: Montreal, Quebec, Canada, December 14, 1912; associated with Westmount Realties Company as manager of the Residential Management Department and of the Apartment Investment Department; 22 years of experience in residential management and sales; attended IREM management course held in Boston (1957); holds associate membership in the Montreal Real Estate Board; past president of the Rotary Club of Westmount; professional territory covers the Greater Montreal area.

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THE 1958 DIRECTORY OF

Certified Property Managers

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The Meaning and Importance of the Designation
Certified Property Manager

MANAGEMENT men deal with and handle the properties of a large section of the investing public. The Institute of Real Estate Management, made up of management men and women who specialize in operating the real property of others has sought, since its organization in 1934, to protect the interests of this large public by lifting the standards of management and training men in the profession.

To offer safeguards against questionable practices and to improve the services property owners get from management, the Institute has recorded and disseminated information on property management, sponsored educational courses, and established rigid tests of the experience, competency and integrity of men in the business. Those who meet the requirements of the Institute and are accepted as members are authorized to identify themselves by the designation CPM, meaning "Certified Property Manager."

A CPM is a dependable and competent real estate manager, selected with careful regard to personal honesty and professional standing. CPMs have creditable records of experience and have demonstrated that they have executive skill in dealing with real estate management problems.

The designation "CPM" will guide the property-owning public to competent management help.

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OAKLAND

Heath Angelo, Jr. (1383).....425-15th St.
Ralph O. Arnesen (1811).....425-15th St.
Rudolph Blaettler (1555) .....
First Western Bldg. Office, 404-14th St.
Donald R. Hannaford (1810).....508 Sixteenth St.
Charles B. Neuman (1314).....1450 Broadway
Edward A. Robey (911).....7518 E. Fourteenth St.
A. A. Thiel (1022).....9774 Mountain Blvd.
Madison E. Wulfing (1812) .....1460 Webster St.

PASADENA

Franklin G. Klock (1384).....385 E. Green Ave.

RIVERSIDE

Arthur F. Mumper (1501).....3675 Eighth St.

SACRAMENTO

Joseph E. Bloomberg (1534).....Ninth & L Sts.
Gordon E. Bush (1309).....2116 K St.
Frank MacBride, Jr. (1072)..... ..2101 Capitol Ave.
Reid J. McClatchy (912).....809 J St.
David C. McGinnis (1455).....
Midtown Bldg. 1507–21st St. Suite 106
Henry M. Moss (1310).....913 Eighth St.
Grace Sebastian (1408).....2116 J St.
Fred W. Speich (1385).....923 Tenth St.
Owen H. Ward (1409).....1804 J St.

SAN DIEGO

Robert H. Alexander (1498).....430 Granger Bldg.
Lloyd Baldridge (817).....P. O. Box 1150
Curtis Coleman (971).....204 Bank of America Bldg.
Josiah Collins (1707).....300 First Natl. Bank Bldg.
John Cotton (818).....524 B St.
O. W. Cotton (323).....524 B St.
Aubrey M. Davis (855).....311 Granger Bldg.
T. C. Devereaux (972).....500 Bank of America Bldg.
William Gerhardt (752).....3437 Zenophn St.
Ewart W. Goodwin (324) .....300 First Natl. Bank Bldg.
Ben W. Hagar (1615).....Civic Center, Rm. 157
R. Edmund Herzig (1473).....524 B St.
Evan V. Jones (876).....521 B St.
Herbert C. Kelly, Jr. (1778) .....515 Land Title Bldg.
George W. Kimball (1813) .....205 Spreckels Bldg.
Humphrey P. Lane (905).....3133 El Cajon Blvd.
Fred B. Mitchell (856).....1401 Sixth Ave.
William W. Murray (820).....300 First Natl. Bldg.
Peter H. Peckham (1639).....300 First Natl. Bldg.
William C. Powell (1779).....5122 Cape May Ave.
Vernon E. Taylor (1676).....826 Garnet St.
Stewart Wicklin (1360).....1401 Sixth Ave.

SAN FRANCISCO

Norbert S. Babin (417).....423 Kearny St.
Andre F. Bosc (1361).....1155 Jones St.
Ralph O. Boyer (1362).....625 Market St., Rm. 903
Byron L. Caldwell (442).....150 Oak St.
George L. Carter (1579).....464 California St.
Alex Cutler (1387).....41 Sutter St., Rm. 510
Douglas Dorn (1311).....850 Powell St.
Chas. F. Gibson (1605).....368 Bush St.
Manuel K. Hall (913).....145 Sutter St.
Lloyd D. Hanford (964).....85 Post St.
Lloyd D. Hanford, Jr. (1580).....85 Post St.
Edward S. Haskell (1879).....1 Montgomery St.
Alvin Hayman, Jr. (1536).....5150 Geary Blvd
Richard E. Holl (1313).....318-24 Kearny St.
James Hurst (1363).....351 California St.
Jack Jacobson (1364).....368 Bush St.
Franklyn H. Lyons (1535).....105 Montgomery St.
Vincent T. Mead (418).....145 Sutter St.
Edward H. Molteni (431).....154 Sutter St.
James A. Moses (1677).....100 Bush St.
Eldon T. Peterson (1355).....4 Montgomery St.
Thomas K. Procter (525).....57 Sutter St.
John S. Russell (1499).....1048 Valencia St.
Jules Saxe (1388).....1222 N. Noriega St.

Oliver A. Talmage (1410).....4330 California St.
Loring Winsor (1315).....80 Post St.

SAN LEANDRO

E. Wesley Housman (1500).....1525 E. 14th St.

SANTA ANA

Clark L. Loomis (1616).....2106 Main St.
James M. Talcott (1134).....12341 Rebecca Lane

SHERMAN OAKS

E. J. Freeman (1471).....13401 Ventura Blvd.

STOCKTON

Wayne Courtright (1216).....P. O. Box 1769

VAN NUYS

Richard H. Dunn, Jr. (1024).....P. O. Box 69

WALNUT CREEK

King E. Parker, Jr. (1474).....1638 Main St.
Kenneth Richardson (607)....1822 Mount Diablo Blvd.

WILMINGTON

J. B. Chadwick (560).....307 Avalon Blvd.

COLORADO

COLORADO SPRINGS

W. Lee Baker (1556).....511 N. Tejon St.
Frank Cotten, Jr. (610).....127 E. Pikes Peak
Frank Cotten, III (1389).....127 E. Pikes Peak
Floyd S. Padgett (611).....19 E. Pikes Peak
Robert Padgett (1390).....19 E. Pikes Peak
Alfred A. Plamann (1691).....18 E. Colo. Ave.
James R. Walker (1672).....208 E. Pikes Peak
Robert M. Willis (1217).....528 S. Nevada Ave.

DENVER

Eugene W. Ambrose (1061).....
Mile High Center, 1740 Broadway
Howard A. Bishop (1537).....Burns Vault Bldg.
Alden H. Brown (1717).....650 17th St.
Norman R. Cairns (1074).....1533 Downing St.
John B. Cartwright (1316).....933 Sherman St.
Clarence V. Coleman (1391).....
Mile High Center, 1740 Broadway
Colin C. Couper (1392).....624 17th St.
Ernest P. DeMoulin (419).....1504 Ivanhoe
Richard J. Des Jardins (614).....
518 Security Life Bldg., 810-14th St.
V. J. Dunton (612).....402-410 Midland Sav. Bldg.
John Evans, Jr. (914).....1624 Tremont Pl.
N. Lee Foster (613).....33 W. 10th Ave.
Frank B. Freyer, II (1317).....1624 Tremont Pl.
Van Holt Garrett (648).....650 17th St.
Van Holt Garrett, Jr. (1219).....650 17th St.
Kenneth H. Gay (1220)..U. S. Post Office Bldg., Rm. 302
Roy E. Geringer, Jr. (1221).....1650 Broadway
E. Sanford Gregory (365).....624 17th St.
Robert E. Kershner (1172).....
United States Post Office Bldg., Rm. 302
Thomas B. Knowles (543).....624 17th St.
Andrew J. Konersmann (822).....624 17th St.
William F. Kreutter (765).....
510 United States Natl. Bank Bldg.
Eugene W. Lathrop (1581).....650 17th St.
J. Norman Linton (1502).....624 17th St.
Frank L. Lort (762).....1650 Broadway
Harry C. Mathes (1692).....650 17th St.
Hudson Moore, Jr. (823).....1624 Tremont Pl.
W. Max Moore (789).....1644 California St.
George R. Morrison (60).....1650 Broadway
Albert J. Moye (1393).....624 17th St.
Ralph D. M. Otto (1318).....1624 Tremont Pl.
Charles D. Palo (1558).....1305 S. Elm
John K. Smathers (710).....1023 S. Gaylord St.
James R. Struthers (1861).....650-17th St.
Arther S. Trace (739).....624 17th St.
Robert W. Trace (1618).....1624 Tremont Place
Henry C. Van Schaack (665).....624 17th St.
Walter H. Wendelin (740).....624 17th St.

PUEBLO

Charles E. Berry (1718).....125 East Abriendo Ave.
Thomas J. Downen (615).....915 N. Main St., Box 1515
D. P. Ducy (134).....125 East Abriendo Ave.
Richard F. Leach (1411).....First & Main Sts.

CONNECTICUT

BRIDGEPORT

J. Baldwin Pearson (1719).....114 State St.
Ralph E. Sprague (41).....181 State St.

EAST HARTFORD

Robert J. Gaghan (136).....980 Main St.

HARTFORD

F. Lawrence Dow (1814).....242 Trumbull St.
Charles B. Rice (741).....18 Asylum St.
Walter M. Schultz (1356).....95 Pearl St.
Robert C. White (1815).....381 Farmington Ave.

WEST HARTFORD

Curtis M. Middlebrook (204).....10 N. Main St.

NEW HAVEN

Louis A. Dixon (1641).....152 Temple St.
Amos G. Hewitt (402).....205 Church St.

NORWICH

Frank Sussler (1816).....36 Tower St.

DELAWARE

WILMINGTON

Arnold Goldsborough (562).....9 E. Twelfth St.
Samuel C. Hanby (1780).....1001 Washington St.
Calvin J. Harris, Jr. (1319).....409 S. Maryland Ave.
Robert E. Hickman (1186).....203 W. Ninth St.
Francis W. Jester (1057).....9 E. Twelfth St.
Bernard V. McCready (1720).....215 W. 8th St.
James Lee Pryor (1693).....900 Franklin St

DISTRICT OF COLUMBIA

WASHINGTON

Rollin D. Barnard (1073)..... Bureau of Facilities, P.O. Dept.
Jacob C. Blake (1781).....805-15th St., N. W.
Richard L. Boss (599)....1321 Connecticut Ave., N. W.
W. Donald Calomiris (1782).....1012-17th St., N. W.
George M. Carpenter (616).....927 15th St., N. W.
John W. Cassidy (1413).....2103 K St., N. W.
Lewis F. Colbert (527).....2103 K St., N. W.
D. Page Cornwell (826).....1200-15th St., N. W.
James Crane (790).....1111 E St., N. W.
Milburn J. Donohoe, Jr. (1320)..... 300 Independence Ave., S. E.
David J. Dunigan (1394).....819 Tower Bldg.
Corbin D. Fletcher (1783).....1631 L St., N. W.
Plater T. Gedney (1751).....201 Southern Bldg.
William N. Grimes, Jr. (472)..... 15th and Pennsylvania Aves.
Melton D. Haney (1817).....1425 H St., Southern Bldg.
Henri P. Henry (286)....1321 Connecticut Ave., N. W.
James A. Hewitt (1323).....1720 Eye St., N. W.
Robert T. Highfield (287).....1406 M St., N. W.
David A. Holmes (1504).....1722 L St., N. W.
W. B. Houghton (1136).....1418 H St., N. W.
Harvey L. Humphrey (1505).....925 15th St., N. W.
Howard F. Humphries (326).....2 Mass. Ave., N. W.
Robert A. Humphries (1506).....2 Mass. Ave., N. W.
David R. Isen (830).....1737 H St., N. W.
Joseph J. Kahn (1818).....2000 P St., N. W.
Ormonde A. Kieb (300)..Bureau of Facilities. P.O. Dept.
Stanton Kolb (1507).....1237 Wisconsin Ave., N. W.
John H. Llewellyn (1752).....1012 Woodward Bldg.
George E. Lochte (1137).....1700 Eye St., N. W.
Frank J. Luchs (4).....724 Fourteenth St., N. W.
John R. Lynch (1759).....723-20th St., N. W.
Earl M. Mackintosh (210).....Washington Bldg.
William McAinsh, Jr. (916).....1200 15th St., N. W.
Joseph H. McAllister, Jr. (1773).....925-15th St.
Charles M. Medford (1760).....925-15th St.
Henry W. Morgan, Jr. (567).....201 Southern Bldg.
Joseph C. Murray (1753)....724 Fourteenth St., N. W.
William T. Nicholson (1325)....1011 20th St., N. W.
Edward T. Offutt, Jr. (327)..724 Fourteenth St., N. W.
John T. Orpin (1582).....811 15th St., N. W.
Nathan Poole (277).....1417-K St., N. W.
Leonard H. Roberts (1784)..... 1321 Connecticut Ave., N. W.
Frank C. Sandow (1862).....15th St. at Penn. Ave.
B. L. Simmons (1863).....1729-21st St., N. W.
William C. Smith (1583).....927 15th St., N. W.
Ross L. Totten (568).....900 F St., N. W.
Lloyd E. Turner (1326).....600 Seventh St., S. W.
Edward J. Walsh (1414).....815 11th St., N. W.
Lee Williams (1826).....4122-14th St., N. E.
Carey Winston (569).....1723 Connecticut Ave., N. W.
George C. Wohlfarth (1785)..... 1321 Connecticut Ave., N. W.
Frank W. Yount (1415).....927 15th St., N. W.

FLORIDA

CLEARWATER

Robert B. Witwer (1515).....P. O. Box 1259

CORAL GABLES

Clarice Busch (1786).....388 Minorca Ave.
Richard L. Larimore (1538).....150 Andalusia Ave.

FORT LAUDERDALE

Edward G. Ball (1589).....303 E. Las Olas Blvd.
Carl G. Harding (1026).....1771 E. Sunrise Blvd.
Robert W. Jahn (1138).....1746 E. Sunrise Blvd.
W. F. Seese (1416).....300 E. Las Olas Blvd.
Harry J. Vordermeier (1418)..... 2210 Oakland Pk. Beach Blvd.

GAINESVILLE

Alonzo Frank Green (1475).....McKinney-Green, Inc.

HOLLYWOOD

Elmer Grosso (1126)..2020 Harrison St., P. O. Box 1666

JACKSONVILLE

Richard D. Barker (528).....2724 Park St.
William P. Coffing (1787).....P. O. Box 4579
Edward Dwelle, Jr. (448).....113 E. Forsyth St.
Norman C. Edwards (870).....1814 Hendricks Ave.
Stuart W. Edwards (1788).....1814 Hendricks Ave.
Mal Haughton, Jr. (141).....108 W. Bay St.
Mal Haughton, III (1606).....108 W. Bay St.
John T. Higgins (1819)..841 Miami Rd., P. O. Box 4579
T. R. Mahaffey (1820).....330 Forsyth
George R. Mason, Jr. (239)..... 317 W. Ashley St., P. O. Box 4637
Robert A. Mills (1821).....2014 Arcadia Place
Hal W. Moore (1762).....309 W. Forsyth St.
David Nussbaum (1789).....207 Clark Bldg.
John O. Randall, Jr. (1822).....108 W. Bay St.
John H. Rogers (1763).....218 W. Adams St.
Charles C. Smith (1877).....206 W. Forsyth St.
George A. Taylor, Jr. (1694).....101 E. Bay St.
Morrison I. Taylor (1764).....101 E. Bay St.
Robert W. Thal (1790).....113 E. Forsyth St.
Mary K. Thornton (1791).....2724 Park St.
Arthur B. Valladares (1792).....311 W. Ashley St.
Richard F. Walker (1508).....100 W. Bay St.
Henry H. Wright (1509).....100 W. Bay St.

JACKSONVILLE BEACH

Norman A. Minchew (877).....206 N. First St.

LAKELAND

Robert N. Ridgely (1123).....121 S. Kentucky Ave.

MIAMI

Louis B. Adair (1222).....12901 S. W. 63 Court
A. T. Beckwith (827).....234 Biscayne Blvd.
S. Z. Bennett (995)..307 Ainsley Bldg., 14 N. E. 1st Ave.
Donald E. Boerema (1510).....234 Biscayne Blvd.
William S. Brenza (1027).....1202 Security Bldg.
Mildred B. Callahan (1140).....3484 Main Highway
W. E. Campbell (1866).....9650 Red Road
John H. Cheatham, Jr. (1722).....234 Biscayne Blvd.
Jerry C. Clarke (1721).....1500 Biscayne Blvd.
Michael A. Conlon (1864).....234 Biscayne Blvd.
Victor E. Corrigan (1419).....131 Shoreland Bldg.
Herbert Eayrs (1028).....234 Biscayne Blvd.

Eleanor Egeland (1141).....138 Shoreland Arcade
J. Wyatt Griffin (1642).....144 N. E. Second Ave.
Kenneth S. Keyes (5).....234 Biscayne Blvd.
Denzil P. Liegerot (1420).....215 Shoreland Bldg.
O. H. McMillan (1263).....840 S. E. Miami Ave.
L. Allen Morris (1619)..1326 Alfred I. duPont Building
Charles A. Post (742).....840 S. E. Miami Ave.
Eugene M. Rankin (1559).....234 Biscayne Blvd.
Edward J. Reilly (1560).....327 N. E. First Ave.
Theodore W. Slack (696)..Box 742, Riverside Station
Whitney Staples (1584).....1119 Congress Bldg.
H. H. Trice (800).....144 N. E. Second Ave.
Lloyd J. Twiss (1539).....1270 N. W. 90th St.
Enrique Valledor (1823).....219 N. E. 5th St.
Floyd F. Ware (1865).....1400 N. W. 36th St.
Arthur E. Wise (1029).....3620 S. W. 20th St.

MIAMI BEACH

George J. Bertman (1030).....940 Lincoln Rd.
David Muskat (1695).....529-41st St.
Leon A. Rapee (1407).....1195 71st St.
Mark A. Smith (1032).....605 Lincoln Rd.
Harry J. Sonz (1643).....1543 Washington Ave.
Ray T. Sterling (1143).....1614 Washington Ave.
Paul C. Wimbish (1145).....456 41st St.

ORLANDO

James E. Atkinson (1761).....101 East Colonial Drive
Frank S. Crebs (878).....511-12 Metcalf Bldg.
William G. Haynie (1793).....43 E. Central
Robert P. Heasley (1824).....15 W. Washington St.
S. M. Heasley (506).....Box 3511
Loren H. Ward (1033).....214 N. Orange Ave.

PALM BEACH

Louise V. Raymond (1757).....413 Hibiscus Ave.

PANAMA CITY

U. J. W. Peters, Jr. (1015).....P. O. Box 1244

ST. PETERSBURG

Robert L. Hope, Jr. (1476).....644 Central Ave.
Ross F. Welhof (1825).....7312 Central Ave.
Weyman Willingham (329).....549 First Ave., N.

TAMPA

J. R. Boring (1146).....509 Twiggs St., Box 1320
Carlton C. Cone (248).....442 W. Lafayette St.
Julian W. Cooper (61).....Box 29
Alfred T. Hearin (1678).....302 Tampa St.
Jay L. Hearin (6).....P. O. Box 1456
M. H. Mabry (93).....Box 1320
L. F. Pallardy (558).....Box 1952

WEST PALM BEACH

Oliver B. Carr, Sr. (1034).....405 S. Olive Ave.
J. E. Hollenbeck (94).....108 S. Olive Ave.
L. M. Studstill (144).....108 S. Olive Ave.

GEORGIA

ATLANTA

Carl Bolt (1282).....Box 4235
Alvin B. Cates (697).....201 Hurt Bldg.
H. W. DiCristina (833).....P. O. Box 2090
Morris M. Ewing (271).....65 Forsyth St., N. W.
Paul C. Maddox (272).....506 Standard Bldg.
W. R. Otis (908).....820 Rhodes-Haverty Bldg.
Frank C. Owens (7).....521 Grant Bldg.
M. J. Padgett (1421).....39-41 Forsyth St., N. W.
Jack Robertson (1276).....P. O. Box 1638
Thomas J. Wesley, Jr. (1585).....40 S. Pryor St., S. W.
Stewart Wight (1586).....202 Healey Bldg.

AUGUSTA

Wiley Smith Eubanks (1223).....771 Broad St.
T. Miller Morris (1187).....101 Eighth St.
F. Irvin Schueler (1422).....4718 Greene St.
Adrian B. Sherman (62).....801 Broad St.

BRUNSWICK

John C. Kaufman (1224).....513 Gloucester St.

COLUMBUS

Harry F. Boyce (1395).....19 Thirteenth St.

MACON

Walter G. Ashmore (1477).....555 First St.
William G. Hardeman (449).....307 Cotton Ave.
Flew Murphy (1478).....488 Cherry St.
Thad E. Murphey (570).....488 Cherry St.
Thos E. Turner, Jr. (879).....555 First St.

SAVANNAH

Henry Lee Brown (801).....14 E. Bryan St.
Robt. P. Constantine (651).....22 E. Bryan St.
Robert J. Dotson (768).....112 W. Congress St.
Thomas C. Helmly (698).....7 Bull St.
Samuel Hornstein (767).....P. O. Box 1488
William F. Lynes, Jr. (652).....31 Drayton Ave.

VALDOSTA

Paul R. Lilly, Jr. (1479).....120 W. Central Ave.

ILLINOIS

AURORA

Herman C. Offutt (699).....15 Island Ave.
Carlos W. Powelson (1423).....28 Fox St.

BELLEVILLE

John A. Hunt (1480).....Belleville Nat'l. Bank Bldg.

CHICAGO

Abram L. Alcorn (330).....30 West Monroe
Willard B. Allen (996).....6945 N. Clark St.
Frederick T. Aschman (1129).....111 W. Washington St.
John W. Baird (1827).....215 N. Dearborn St.
Warner G. Baird (836).....215 N. Dearborn St.

Warner G. Baird, Jr. (1765).....215 N. Dearborn St.
Ross J. Beatty, Jr. (1645).....332 S. Michigan Ave.
Robert B. Bell (858).....39 S. LaSalle St.
John C. Bowers (147).....4628 Broadway
Fredric D. Brown (1188).....110 S. Dearborn St.
J. A. Burbach (1828).....30 West Monroe St.
Kendall Cady (126) .....400 W. Madison, Rm. 1619
J. Beidler Camp (1035).....546 W. Washington
James J. Carroll (148).....1355 E. 53rd St.
John L. Cella (1621).....308 W. Washington St.
William A. Cremin (951).....33 N. LaSalle St.
Martin A. Culhane (743).....4545 Broadway
James T. Donahue (1687).....208 S. LaSalle St.
James C. Downs, Jr. (1).....73 W. Monroe St.
Walter R. Drennan (1405).....7459 Exchange Ave.
John M. Ducey (367).....73 W. Monroe St.
Irving P. Durchslag (1532).....2825 W. Harrison
Samuel E. Entsminger (1174)..Rm. 900, 39 S. LaSalle St.
William S. Everett (837).....919 N. Michigan Ave.
Edwin J. Feulner (1723).....874 N. Wabash Ave.
Erwin C. Feurer (969).....1334 W. 87th St.
Ernest Fieldman (1829).....6549 S. Halsted St.
James E. Gallagher (285).....723 W. 111th St.
Robert K. Gannaway (1830) .....38 S. Dearborn St.
Reginald A. Green (997).....100 W. Monroe St.
Raymond Greenwald (1724)....546 W. Washington St.
Stanley L. Goodfriend (1622).....100 W. Monroe St.
Adolph W. Hagstrom (425).....5127 Devon Ave.
Marley Halvorsen (973).....134 S. LaSalle St.
Edward S. Hart (1148).....Rm. 909, 100 W. Monroe St.
Roy D. Haverstick (1397).....352 E. 47th St.
Kenneth C. Hicks (1633).....1505 W. Morse Ave.
John R. Higgins (1208).....Rm. 1506, 10 S. LaSalle St.
John T. Hilborn (974) .....309 W. Jackson Blvd.
Victor H. E. Hokanson (1398).....105 W. Madison St.
F. Walter Holly (998).....30 West Monroe
Henry T. Holsman (78).....1461 E. 57th St.
Philip E. Horton (1608).....3180 Sheridan Rd.
Carl R. Johnson (1794)....1206 West Lawrence Avenue
Robert E. Jove (1564).....918 N. Cicero Ave.
George W. Kemp, Jr. (805).....1750 E. 71st St.
Richard J. Kohan (1614).....3800 N. Lake Shore Drive
Ferd Kramer (212).....30 West Monroe
Roy H. Krueger (1076)..Rm. 212, 919 N. Michigan Ave.
Lyndon H. Lesch (1424).....111 W. Washington St.
Robert L. Lyon (1077).....1937 E. 71st St.
Jerome A. Martin (952).....2000 Lincoln Park W.
Martin D. McKevitt (1511).....38 S. Dearborn St.
Thomas B. McMartin (975).....1807 Lincoln Park W.
Hugh C. Michels (1686).....105 W. Madison St.
Arthur F. Mohl (1634).....73 W. Monroe
Donald F. Moore (880).....7748 S. Ashland Ave.
Kay Q. Morrow (1795) .....3145 W. 63rd St.
Richard Lawrence Nelson (404).....73 W. Monroe St.
Rudolph G. Ohlson (977).....38 S. Dearborn St.
Carl E. Olin (1512).....919 N. Michigan Ave.
Cyrus A. Parker (978) .....2440 E. 75th St.
John S. Pemberton (881).....3180 Sheridan Rd.
Leslie M. Price (921).....6826 Stony Island Ave.
Leslie M. Price, Jr. (1036).....6826 Stony Island Ave.
Ralph D. Price (1277).....10 S. LaSalle St.
Alan M. Purling (1646).....444 Lake Shore Drive
Thomas P. Quinn (1278).....6127 N. Kirkwood
Frank G. Reynolds (405).....500 N. Dearborn St.
Kenneth R. Rice (1578).....1000 Lake Shore Drive
Harold J. Rieger (859).....Rm. 2072, 208 S. LaSalle St.
Bert V. Robins (617).....Rm. 1806, 209 S. State St.
Charles S. Robinson (1189).....209 S. LaSalle St.
Max A. Rush (980).....5708 N. Ridge Ave.
Nicholas L. Schank (1563).....3331 N. Harlem Ave.
Donald T. Sheridan (1513).....111 W. Washington St.
Ralph J. Silverwood (700).....2107 E. 71st St.
Charles L. Strobeck (1725).....209 S. LaSalle St.
Robert N. Swan (1514) .....1355 E. 53rd St.
William A. P. Watkins (1037).....209 S. LaSalle St.
Charles J. Whalen (981).....415 Fullerton Pkwy.
Edwin A. White (1540) .....141 W. Jackson Blvd.
Milton M. Worsek (953).....4007 W. Lawrence Ave.
Howard E. Zimmerman (1647).....10 S. LaSalle St.

DES PLAINES

Charles A. Hodlmair (1541).....680 Lee St.

EUREKA

David L. Keith (861).....Keith-Lee Farm

EVANSTON

William O. Campbell (415) .....12 Milburn Pk.
Orville S. Daily (1542).....1564 Sherman Ave.
Frank B. Foster (1062).....1571 Sherman Ave.
Bruce K. Goodman (1190) .....636 Church St.
Archibald G. Jennings (860) .....1571 Sherman Ave.
Fred Charles Marunde (1078).....721 Case St.
H. L. McDaniel (1425).....1914 Colfax
Leonard H. Scane (1481).....1021 Hull Terrace

LA GRANGE PARK

Henry N. Stoltenberg (1831) .....360 Sherwood Ct.

OAK PARK

David D. Decker (349) .....1119 Pleasant St.
Carl R. Rackow (954).....834 S. Oak Park Ave.
Percy E. Wagner (348).....1001 Lake St.

PEORIA

Martin T. Butler (871).....101 S. Adams St.
William W. Elsesser (791).....118 S. Madison Ave.
William E. Tiffan (1832) .....118 S. Madison Ave.

ROCKFORD

William H. Barnes, Jr. (1147).....1017 Talcott Bldg.
Loren L. Whitehead (982).....504 Talcott Bldg.

SKOKIE

Albert B. Mullenix (976).....5114 Oakton St.

WAUKEGAN

Alexander A. Lindskog (983).....7 N. County

INDIANA

ANDERSON

A. L. McKee (701).....Anderson Banking Co.

GARY

Kenneth A. Parmelee (862).....400 Progress Ct.

HAMMOND

John F. McCarthy (1867).....6806 Indianapolis Blvd.
Warren A. Reeder, Jr. (1367).....260 165th St.

INDIANAPOLIS

William A. Brennan, Jr. (1456).....710 Indiana Bldg.
Berkley W. Duck, Jr. (841).....251 N. Delaware
Walter M. Evans (1457).....3 Virginia Ave.
James H. Farrar (1458).....124 N. Delaware St.
Carroll A. Forrest (1469).....230 Massachusetts Ave.
Maynard R. Hokanson (1459).....23 E. Ohio St.
Thomas C. Keller (1576).....208 N. Delaware

MUNCIE

Harold Hobbs, Jr. (1766).....122 N. Mulberry St.

SOUTH BEND

Marlin Miller (369).....1733 Southwood Ave.

TERRE HAUTE

Charles E. Pfister (1516).....662 Ohio St.

IOWA

COUNCIL BLUFFS

John B. Wadsworth (668).....136 S. Main

DES MOINES

Wilma C. Hefti (1833).....1818 Beauer Ave.
Ralph L. Jester (313).....209 Fleming Bldg.
Arthur S. Kirk (129).....507 Ninth St.
Glen G. Wallace (1796).....408 Flynn Bldg.

KANSAS

KANSAS CITY

Gilbert Henry (1081).....903 N. Seventh St.

NESS CITY

Vyrl W. Levan (620).....P. O. Box 55

TOPEKA

Frank Lyngar (1175).....330 New England Bldg.
David Neiswanger (124).....330 New England Bldg.

WICHITA

Robert M. Moore (1797).....4740 Mt. Vernon
Richard E. Ray (1226).....P. O. Box 1515
Melvin M. Williams (288).....Box 2281

KENTUCKY

COVINGTON

E. J. Legg (573).....515½ Madison Ave.

LOUISVILLE

Harry W. Goodman (10).....601 Louisville Tr. Bldg.
Robert S. Goodman (1834).....601 Louisville Tr. Bldg.

LYNDEN

Robert J. Huller (847).....8811 Whipps Mill Rd.

LOUISIANA

BATON ROUGE

J. Clifford Doiron (1648).....620 Florida St.
J. Russell Doiron (600).....620 Florida St.

LAKE CHARLES

Jules Reinauer (1460).....334 Kirby St.

MANDEVILLE

Edward J. Deano (1039).....Box 128

MONROE

E. A. Porter, Jr. (1426).....1014 N. Second St.

NEW ORLEANS

Stanley M. Lemarie (734).....829 Union St.
Billy J. Paletou (1577).....810 Poydras St.
J. Wallace Paletou (371).....810 Poydras St.
W. J. Villarrubia (691).....812 Perdido St.
F. Poche Waguespack (884).....812 Perdido St.

SHREVEPORT

Charles T. Hall (1543).....417 Sklar Bldg.
J. Pollard Sealy, Jr. (1679).....623 Market St.
Frank J. Zuzak (1227).....207 Milam St.

MARYLAND

BALTIMORE

Clinton C. Beck (1149).....1 Alder Dr.
Mary R. Brush (1327).....2301 Maryland Ave.
Wallace H. Campbell (807).....
Loch Raven Blvd. & Northern Pkwy.
Dorothy T. Eckhardt (1399).....4302 N. Charles St.
Norman F. Gorsuch (1001).....4810 Roland Ave.
William B. Guy (1798).....11 E. Chase St.
Charles E. Hoover (551).....1316 Fidelity Trust Bldg.
Charles H. Hurley (289).....5931 Chinquapin Pkwy.
William J. Martin (473).....11 E. Chase St.
J. Sheridan McClees, Jr. (1272).....215 N. Charles St.
John W. Morris (1191).....410 Morris Bldg.
Hunter Moss (1040).....Morris Bldg.
John Mowbray (922).....4810 Roland Ave.
John D. Snyder (1260).....4665½ Freedomway West
O. Ellsworth Stevens (1649).....1261 E. Belvedere Ave.
Victor Swallow (1767).....3501 St. Paul St.
E. Randolph Wootton (808).....701 Cathedral St.

CHEVY CHASE

H. Fleet Harper (1799).....7000 Wisconsin Ave.

MT. RAINIER

Harry A. Boswell, Jr. (1329).....3718 Rhode Island Ave.

ROCKVILLE

J. Wesley Buchanan (557).....800 Baltimore Ave.
W. Evans Buchanan (825).....800 Baltimore Ave.

SILVER SPRING

John H. Beers (1483).....916 Sligo Ave.
John E. McKeever (1228).....401 Eig Bldg.

MASSACHUSETTS

BOSTON

James W. Anthony (1153).....250 Boylston St.
Kenneth P. Babb (1518).....250 Boylston St.
James E. Bagley, Jr. (1588).....50 State St.
Francis J. Burke (1868).....50 Congress St.
Watson G. Cutter (95).....84 State St.
Frederick L. Dabney (1229).....53 State St.
William H. Dolben, Jr. (984).....40 Court St.
Bertram A. Druker (1176).....Rm. 600, 50 State St.
Joseph F. Duhamel (1869).....8 Newbury St.
Robert G. Ewart (1870).....19 Congress St.
Basil Gavin (450).....8 Newbury St.
Clinton P. Hill (1651).....45 Milk St.
Ralph T. Horn (575).....19 Congress St.
Carleton Hunneman (362).....19 Congress St.
Robert C. Nordblom (12).....50 Congress St.
Rodger P. Nordblom (1519).....50 Congress St.
Kenneth L. Rodgers (1858).....22 Evansway
Joseph C. Skinner (574).....15 Congress St.
Arthur P. Wilcox (1210).....453 Washington St.

BROOKLINE

James M. Bowler (705).....1278 Beacon St.
Henry G. Kiggen (530).....1278 Beacon St.
Clifford V. Miller (13).....1394 Beacon St.
Harold L. Niles (500).....1278 Beacon St.
L. F. Niles (1085).....1278 Beacon St.
Benjamin A. Richardson (100).....1394 Beacon St.
Myron C. Roberts.....1440 Beacon St.

CAMBRIDGE

Charles F. Blevins (1484).....19 Garden St.
Harry A. Gilbert (15).....1810 Massachusetts Ave.
Howard H. Gilbert (1178).....1810 Massachusetts Ave.
Edward G. Pyne (654).....1810 Massachusetts Ave.
Leslie C. Read (653).....18 Brattle St.
Edward S. Stimpson (532).....175 Albany St.

LYNN

Samuel P. Backman (1650).....31 Exchange St.
Charles W. Turner (14).....65 Exchange St.

NEWTON CENTRE

Benjamin Yarchin (1264).....634 Commonwealth Ave.

PITTSFIELD

Richard B. Shipton (1871).....74 North St.

QUINCY

Harold E. Waldron (1485).....645 Hancock St.

ROXBURY

Daniel Weisberg (1086).....534A Blue Hill Ave.

SPRINGFIELD

Henry M. Clark (101).....270 Worthington St.
Lester B. Wernick (1520).....17 Pearl St.

SWANSEA

Francis L. Buswell (290).....Gardiner's Neck Rd.

WORCESTER

Arthur J. Lariviere (1835).....25 West St.

MICHIGAN

ANN ARBOR

Wilson H. White (1154).....703 First Natl. Bank Bldg.

BATTLE CREEK

Charles V. Perrett (885).....46 E. Michigan Ave.

BENTON HARBOR

Walter G. Hornack (1544).....200 Fidelity Bldg.

BIRMINGHAM

Donald D. James (215).....431 S. Woodward Ave.

CENTERLINE

Harry J. Tomlinson (1280).....8830 E. 10 Mile Rd.

DETROIT

Clifford E. Aikin (1623).....600 Dime Bldg.
Joseph F. Berta (1330).....2020 Witherell Ave.
Jerome P. Bisschop (1155).....2631 Woodward Ave.
Howard Bliss (292).....600 Dime Bldg.
Aaron J. Blumberg (1772).....1200 Penobscot Bldg.
Jack Caminker (1087).....3535 David Stott Bldg.
John A. Dodds (16).....2111 Woodward Ave.
Kenneth Draper (706).....530 Shelby St.
George C. Ewald (1156).....220 W. Congress St.
John C. Frost, Jr. (151).....915 Ford Bldg.
David J. Gothold (1800).....234 State St.
Walter Guibord (670).....3600 Book Tower
William C. Haines (293).....11732 Washburn Ave.
Roy C. Hestwood (1521).....18923 W. Seven Mile Road
H. P. Holmes (63).....
802 Auto-Owners Bldg.; 607 Shelby St. at Congress
James C. Johnston (153).....1333 Majestic Bldg.
Russell T. O'Malley (1281).....1501 W. Layfayette Blvd.
Louis L. Pienta (1496).....2216 Dime Bldg.
George J. Pipe (1179).....2066 Penobscot Bldg.
Arthur J. Roehrig (1726).....530 Shelby St.
Norman C. Scudder (459).....3150 Penobscot Bldg.
Lee K. Silloway (18).....8th Fl. Buhl Bldg.
Maurice H. Sobell, Jr. (1486).....3112 Guardian Bldg.
John S. Spencer (155).....416 Hammond Bldg.
William Wright Tanney (711).....
Penobscot Bldg., Suite 765
Clarence W. Treadwell (576).....1002 Lafayette Bldg.

E. LANSING

Albert L. Ehinger (577).....203 Evergreen Ave.

FLINT

Claude O. Darby (373).....301-5 Sill Bldg.
John W. Davis, Sr. (1088).....513 Dryden Bldg.
Mark H. Piper, Jr. (659).....910 Genesee Bank Bldg.
Prince A. Siler (1545).....910 Genesee Bank Bldg.

GRAND RAPIDS

Silas F. Albert (156).....500 Keeler Bldg.

GROSSE POINTE FARMS

Thomas J. Fitzgerald (314).....115 Lewiston

HIGHLAND PARK

Isaac Jacob Cohen (150).....10 Ferris, Rm. 102

LANSING

Emil E. Gallas (771).....P. O. Box 1408
Edward G. Hacker (19).....Hacker Bldg.
Edward T. Hacker (1652).....Hacker Bldg.
Russell F. Phillips (398).....520 S. Washington
William Joseph Porter, Jr. (157)....1000 Prudden Bldg.
Arnold J. Sprayman (1043).....Hacker Bldg.
C. Rowland Stebbins (20).....622 N. Washington Ave.

MUSKEGON

Harvey I. Nedeau (294).....896 Jefferson Ave.

SAGINAW

Russel A. Pointer (1462)..612 First Savings & Loan Bldg.

MINNESOTA

MINNEAPOLIS

Maurice Engler (672).....Rm. 200, 400 First Ave., N.
Kent Holen (1522).....328 Plymouth Bldg.
Edward W. Kellogg (592).....519 Marquette Ave.
Albert Plantan (1653).....3810 Princeton Ave.
John K. Storr (1566).....
U. S. Post Office Dept., 3rd Floor, 512 Nicollet Ave.
James R. Thorpe (65).....519 Marquette Ave.
John B. Welch (924).....606 Natl. Bldg.

ST. PAUL

William H. Clapp (1523).....605 Minnesota Bldg.
Lloyd A. Fisher (1801).....503 Guardian Bldg.
Rohland H. Thomssen, Jr. (1836)..605 Minnesota Bldg.

MISSISSIPPI

HATTIESBURG

J. Ed. Turner (1837).....221 West Pine St.

JACKSON

W. M. Mann (1158).....501 E. Capitol St.
Leon T. Rogers (21).....Box 486
Swep S. Taylor (792).1701 Deposit Guaranty Bank Bldg.
Stanley W. Winn (1727).....501 E. Capitol St.

MISSOURI

CLAYTON

Solon Gershman (1567).....114 Gay Ave.
Howard S. Godwin (1609).....214 S. Bemiston
Eugene C. Walter (1427).....37 N. Meramec Ave.

COLUMBIA

Jimmie A. Proctor (1768).....813 Broadway

JOPLIN

R. Doug Wilbor (1802).....212 W. Fourth St.

KANSAS CITY

George M. Bliss (103).....921 Walnut St.
Allen J. Block (1128).....112 E. Tenth St.
Thomas C. Bourke (1090).....17 W. 11th St.
Fred B. Brady, Jr. (1428).....Tenth & Grand Aves.
Harold W. Brown (692).....200 Victor Bldg.
William J. Campbell (744).....304 Bryant Bldg.
John F. Campion (713).....2 E. 39th St.
David W. Childs (1091).....400 Victor Bldg.
Charles F. Curry (158).....20 W. 9th St. Bldg.
Harold E. Denney (1193).....20 W. 9th St. Bldg.
James P. Donegan (1838).....15 W. 10th St., Riss Bldg.
Leo Eisenberg (1092).....Rm. 1002, 25 E. Twelfth St.
William C. Haas (1093).....1002 Walnut St.
Bert W. Heims (1590).....1005 Grand Ave.
Marvin C. Holmes (843).....412 Fairfax Bldg.
Carl R. Hyken (1839).....903 McGee
Barney A. Karbank (1840).....922 Walnut St.
Lewis Kitchen (714).....928 Grand Ave.
Louis L. Layton (1878).....City Hall, 3rd Fl.
J. Ward McPherson (578).....
City Bond & Mortgage Co., Tenth St. & Grand Aves.
Arnold Norman (461).....6 E. 11th St.
Robert S. O'Keefe (1094).....310 Ward Pky.
Carl Ragsdale (542).....200 Temple Bldg.
Carl B. Rechner (295).....1002 Walnut St.
Irving C. Rubin (1591).....300 Lathrop Bldg.
Joseph F. Rule (1803).....840 W. 39th St.
Robert S. Selinger (1680).....
3527 Broadway, Congress Bldg., Rm. 301A
Eleanore Sheley (1157).....17 W. 11th St.
Raymond K. Sheriff (509).....700 Victor Bldg.
William R. Stanley (375).....20 W. 9th St. Bldg.
George E. Wilson (1872).....1330 Baltimore Ave.
Harry D. Woodward (1194).....2201 Grand Ave.

RICHMOND HEIGHTS

John G. Maguire (1209).....7366 Arlington Ave.

ST. LOUIS

William F. Baggerman (315).....5330 Delmar Blvd.
Justin F. Burghoff (1841).....4926 N. Broadway
Charles Christel (1096).....804 Pine St.
E. Weston Colbrunn, Jr. (1842).....4459 Olive St.
H. L. Cornet, Jr. (296).....37 N. Meramec Ave.
Warren E. Daniels (1843).....3658 W. Pine Blvd.
Ralph F. D'Oench (252).....3930 Lindell Blvd.
Horace F. Grimm (1430).....721 Olive St.
Chester B. Heineck (1369).....Rm. 1321, 411 N. 7th St.
Herbert E. Hetzler (1431).....411 N. Seventh St.
Vincent R. Kauflin.....3930 Lindell Blvd.
Charles A. Kober, Jr. (1432)....1304 Ambassador Bldg.
Raymond J. Krueger (1259).....6635 Delmar Blvd.
Harold Lazaroff (1433).....719 Chestnut St.
Paul H. Lewis (1434).....6401 Manchester Ave.
F. B. Martin (745).....224 N. Fourth St.
Vernette C. McKenzie (1435).....6394 Delmar Blvd.
Sam Michelson (1180).....719 Chestnut St.
Elliott S. Miller (23).....317 N. Eleventh St.
Thomas J. O'Toole (1568).....4530 Gravois Ave.
John H. Perl (1487).....813 Chestnut St.
Frank T. Pleimann (1728).....510 Locust St.
Oscar F. Renz (1758).....804 Pine St.
Theodore S. Schmidt (1089).....7 N. Brentwood Blvd.
Arthur C. Schneider (1436).....1008 Chestnut St.
Adolph N. Soell (1437).....4908 Delmar Blvd.
Chester A. Steiner (1181).....
705 Chestnut St. %Emmer Realty Co., Rm. 310
Ralph Stevener (673).....3658 W. Pine Blvd.
Clarence M. Turley (693).....1304 Ambassador Bldg.

Theodore J. Weber (844) .....6401 Manchester
Delbert S. Wenzlick (120) .....3658 W. Pine Blvd.

NEBRASKA

HASTINGS

LaMoine Hillers (717).....231 N. Lincoln Ave.

LINCOLN

Albert H. Westendorf (1592).....1022 Trust Bldg.

OMAHA

Arthur A. Allwine (718).....832 S. 24th St.
Helen E. Benedict (747).....2024 N. 16th St.
Grant A. Benson, Jr. (1195) .....
801 Omaha Natl. Bank Bldg.
Albert J. Covert (719) .....554 S. 25th Ave.
Hal G. Easton (628).....224 Securities Bldg.
Jack R. Evahn (1593).....1029 Park Ave.
Victor C. Graham (678).....1701 Harney St.
William B. Hargleroad, III (464).....1311 S. 90th St.
Alvin W. Johnson (1489).....5112 Nicholas
Robert H. Kooper (1370).....1704 Douglas St.
John R. Maenner (1654)....808 City Natl. Bank Bldg.
Harland L. Mossman, Jr. (1098).....3170 Davenport St.
Harold C. Payne (721).....226 Barker Bldg.
Charles E. Peterson, Jr. (1525).....200 Farnam Bldg.
Lloyd M. Peterson (680).....224 Aquila Court Bldg.
Lilyan A. Richards (722).....808 City Natl. Bank Bldg.
Robert R. Root (1464).....202 S. 19th St.
Arthur W. Schmad (1196).....316 Electric Bldg.
Louis R. Seybold (1769).....808 City Natl. Bank Bldg.
Randall K. Weeth (1594).....9330 Capitol Ave.
Robert J. Wilson (1099) .....3170 Davenport St.

NEW JERSEY

ASBURY PARK

Theodore F. Appleby (42).....Main St. & Mattison Ave.

ATLANTIC CITY

Rudolph J. Bushell (219).....1616 Pacific Ave.
Harry L. Cohen (1729).....412-414 Atlantic Ave.
David E. Feinstein (1438).....25 S. Virginia Ave.
Edward D. Gottlieb (121) .....302 Schwehm Bldg.
Byron Jenkins (32).....4803 Atlantic Ave., Ventnor

BASKING RIDGE

Thomas F. Maher, Jr. (355).....U. S. Highway 202

BAYONNE

Harold G. Tucker (887).....726 Broadway

BERGENFIELD

Henry L. Ammon (926) ..% Foster Village Mgmt. Dept.

BROOKLAWN

Leon M. Clair (162) ....Crescent Blvd. at Traffic Circle

CALDWELL

John Young, Jr., (489).....285 Bloomfield Ave.

CAMDEN

Ellis Goodman (164).....427 Market St.
J. William Markeim (43).....540 Cooper St.
Charles R. Myers, II (24).....12 N. Seventh St.
C. Armel Nutter (74).....509 Cooper St.
Harold P. Nutter (166).....509 Cooper St.
Abraham J. Rosenfeld (168).....709 Market St.

CLIFTON

David Krugman (1490).....1330 Main Ave.

DOVER

Sidney M. Schwarz (1002).....28 N. Sussex St.

EAST ORANGE

Philip J. Bowers, II (1406) .....23 S. Harrison St.
James J. Fitzsimmons (298) .....396 Central Ave.
Charles J. Kydd (1371).....23 S. Harrison St.
Henry M. Lesher (25) .....58 N. Grove St.
Sol G. Sheldon (1266) .....23 S. Harrison St.
Harry A. Taylor (2) .....23 S. Harrison St.

ELIZABETH

Frank J. Brown (73) .....160 Elmora Ave.
Edward N. Carden (1265) .....1187 E. Grand St.
J. Carroll Dolan (629).....250 N. Broad St.
Edward W. Hague (1045).....277 N. Broad St.
Frederick H. Hoffmann (595) .....1 Union Sq.
Bertram B. Miller (80) .....261 N. Broad St.
Robert E. Scott (1283) .....400 Westfield Ave.
C. S. Stallard (353) .....280 N. Broad St.
A. W. Van Horn (580) .....250 N. Broad St.
Harvey B. Wesman (1003) .....104 W. Jersey St.

ENGLEWOOD

W. Gerould Clark, Jr. (970) .....67 Dean St.

FAIR HAVEN

John K. Harris (1005) .....73 Princeton Rd.

HACKENSACK

Vincent A. Buono (1004) .....18 Johnson Ave.

HADDONFIELD

Rowland R. Harden (1333).....200 Marne Ave.
Rowland R. Harden, Jr. (1334).....200 Marne Ave.

HILLSIDE

Louis J. Hess (682) .....150 Hillside Ave.

HOBOKEN

Clinton B. Snyder (485) .....61 Newark St.
C. Bernard Snyder (1470) .....61 Newark St.

IRVINGTON

James Hesson (1100) .....1150 Springfield Ave.

JERSEY CITY

Harry V. Moser (333) .....173 Newkirk St.
Norman Ostrow (486).....880 Bergen Ave.
Ben Schlossberg (267).....900 Bergen Ave.
Murray R. Siegel (170) .....32 Journal Sq.
Charles B. Swensen (1069) .....283 Central Ave.

KEARNY

Isidor Mintz (535).....539 Kearny Ave.

LODI

William T. Anton (1230).....42 Main St.

MAPLEWOOD

J. Lewis Fiacre (334).....1874 Springfield Ave.

METUCHEN

Walter C. Letson (1198).....407 Main St.

MONTCLAIR

W. Edson Huegel (492).....821 Bloomfield Ave.
Thomas G. Robinson (494).....26 Lackawanna Plaza
George H. Stanton (436).....16 Church St.
Sydney M. Valentine (488).....16 Church St.

NEWARK

Walter S. Allen (1439).....300 Broadway
Joseph M. Bass (1046).....26 Thirteenth Ave.
Harry Coddington (391).....744 Broad St.
Harry M. Coeyman (1101).....736 Ridge St.
Thomas E. Colleton (581).....222 Clinton Ave.
David Cronheim (45).....39 Branford Pl.
Walter J. Gill (582).....Raymond-Commerce Bldg.
Jacob Hirschhorn (1006).....790 Broad St.
Sanford Krasner (493).....60 Park Pl.
Frank B. Maring (1007)....Rm. 1124, 24 Commerce St.
Herbert O. Metzger (793).....786 Broad St.
Louis J. Nass (301).....58 Park Pl.
Arthur H. Padula (1284).....81-A Mt. Vernon Pl.
Seymour Paskow (1160).....800 McCarter
Arthur G. Pulis, Jr. (749).....405 Seventh Ave.
Albert C. Rachlin (521).....17 Academy St.
Harry J. Stevens (81).....478 Central Ave.

NEWTON

Adolphus Newman Lockwood (172).....17 Main St.

PASSAIC

Morris B. Diamond (1526).....258 Main Ave.

PATERSON

Henry N. Stam (985).....5 Colt St.

PERTH AMBOY

Alfred London (1401).....276 Hobart St.
Norman Tanzman (1232).....290 Hobart St.

PLAINFIELD

Adelbert A. Whitford (986).....705 Park Ave.

POINT PLEASANT

William F. May (395).....212 Washington Ave.

PRINCETON

Edmund D. Cook (173).....190 Nassau St.

RED BANK

Willis C. Conover (1441).....75 W. Front St.
Joseph P. Schwartz (1527)..37 E. Newman Springs Rd.

RIDGEWOOD

S. William Walstrum (174).....201 E. Ridgewood Ave.

ROSELLE PARK

John M. Neustaedter (1010).....83 E. Westfield Ave.

RUTHERFORD

Ellwood S. New (421).....6 Ames Ave.
Arthur D. Van Winkle (1011).....24 Orient Way

SEA GIRT

Lawrence D. Edwards (1844) ....501 Washington Blvd.

SHORT HILLS

Sargent Dumper (297).....506 Millburn Ave.
George J. Gannon (1440).....506 Millburn Ave.
George W. Seiler (106).....511 Millburn Ave.

SOUTH AMBOY

James J. Harrigan (1125).....Box 37

S. ORANGE

Frederic L. Wolf, Jr. (538).....21 S. Orange Ave.

SUMMIT

Elmer G. Houston (684).....360 Springfield Ave.

TEANECK

Alexander Summer (47).....791 Queen Anne Rd.

TRENTON

H. S. Kline (176).....154 W. State St.
Morton S. Kline (1014).....154 W. State St.

UNION

Leonard J. Zehnbauer (48).....954A Stuyvesant Ave.

UNION CITY

Charles T. Shakarjian (1285).....2506 Bergenline Ave.

VINELAND

James E. McClain (1655).....514 Landis Ave.

WOODBRIDGE

Samuel Swerdel (1775) .....284 Amboy Ave.

NEW MEXICO

ALBUQUERQUE

Sam E. Brown (1569).....2206 Central Ave., S. E.
William S. Lord (1730).....114 Second St., S. W.
George W. Savage (1442).....Box 538
R. B. Waggoman (1546).....111 Carlisle Blvd., S. E.

ROSWELL

Stanley H. Mathis (1681).....903 N. Richardson

NEW YORK

BUFFALO

Harold E. Barker (631).....47 W. Huron St.
Luther H. Kendall (965) .....1001 Genesee Bldg.
Richard B. Morris (925) .....4 Cazenovia
Robert Parke (1048) .....66 Niagara St.
Phillip W. Ransom (537) .....234 North St.
J. B. Wood (379) .....2747 Main St.

NEWBURGH

H. J. Wilkins, Jr. (1338).....481 Broadway

METROPOLITAN CITY OF NEW YORK

BOROUGH OF BRONX

Harriet M. Bensley (1200).....149th St. & Third Ave.
Charles S. Borger (1049).....1005 E. 180th St.
John H. Pressfield (1697).....149th St. & Third Ave.

BOROUGH OF BROOKLYN

James P. Clark (178).....127 Nassau Ave.
Frank A. Matrunola (237).....6903 Fourth Ave.
Harry A. Moehring (378).....1560 E. 48th St.

BOROUGH OF MANHATTAN

Alfred V. Amy (1698).....41 E. 42nd St.
Samuel N. Benjamin (1624).....31 W. 46th St.
Leo Birnbach (987).....600 W. 110th St.
Gordon S. Braislin (889).....545 Fifth Ave.
J. Francis Cahill (241).....235 W. Fourteenth St.
Robert S. Curtiss (1625).....111 Eighth Ave.
John C. Cushman, Jr. (1656).....281 Madison Ave.
Bernard P. Day (1286).....7 Dey St.
Howard Eliot Drake (1233).....501 Madison Ave.
Arthur Eckstein (799).....370 Seventh Ave.
Matthew G. Ely (890).....76 William St.
Leonard L. Farber (927).....165 E. 72nd St.
Alfred S. Friedman (1162).....1350 Broadway
William W. Gordan (1287).....111 Eighth Ave.
Lloyd W. Hardy (1182).....1280 Lexington Ave.
Harry B. Helmsley (538).....60 E. 42nd St.
Herbert R. Houghton (594).....12 E. 41st St.
S. Edwin Kazdin (182).....475 Fifth Ave.
Donald O. Kingman (584).....335 Broadway
Victor A. Lalli (1731).....48 Wall St.
Harold Lassoff (1102).....545 E. Thirteenth St.
Henry W. Ludman (1657).....335 Broadway
Walter Oertly (451).....274 Madison Ave.
Joseph M. Regan (1658).....15 E. 49th St.
I. Jerome Riker (888).....562 Fifth Ave.
Edward F. Rodgers (1626).....15 East 49th St.
Daniel Rose (1845).....340 W. 58th St.
Ralph R. Russ (1183).....362 Fifth Ave.
Leslie B. Russell (1659).....60 E. 42nd St.
Howard M. Sonn (892).....4060 Broadway
Maurice R. Spear (183).....60 E. 42nd St.
Durand Taylor (274).....335 Broadway
T. Douglas Tuomey, Jr. (1627).....111 Eighth St.
George R. Walsh (1732).....60 E. 42nd St.
Harold N. Warsawer (1372).....303 W. 42nd St.
Paul H. Whitehead (1660).....362 Fifth Ave.
Boyd E. Wilson (893).....100 Fifth Ave.

BOROUGH OF QUEENS

George C. Johnston, Jr. (866).....
75-08 Roosevelt Ave., Jackson Heights
Frank S. O'Hara (437)..40-10 82nd St., Jackson Heights

OZONE PARK

Stephen E. Gutleber (1661).....96-21 Rockaway Blvd.

WESTCHESTER COUNTY

Raymond R. Beatty (256).....72 Garth Rd., Scarsdale
Owen A. Mandeville (750)....364 Post Rd., Larchmont

ROCHESTER

John J. Gokey (929).....13 Culver Rd.

SYRACUSE

L. T. Eagan (337).....205 Starrett-Syracuse Bldg.
George J. Goldstein (522).....P. O. Box 1304
Richard N. Groves (512).....351 S. Warren St.
Joseph R. Heavey (1873).....225 Parsons Rd.
Donald T. Pomeroy (184).....327 Montgomery St.

NORTH CAROLINA

ASHEVILLE

J. T. Chiott (894).....Box 7275

CHARLOTTE

John M. Dwelle (1267).....111 Latta Arcade
Stuart W. Elliott (1846).....212 Johnston Bldg.
Thomas R. Lawing (1804).....413 S. Tryon St.
Lex Marsh (1628).....201 Wilder Bldg.

DURHAM

W. A. Lutz (685).....109 Market St.

GREENSBORO

W. Griswold Smith (1373).....114 N. Green St.

HIGH POINT

Ed Mendenhall (467).....116 W. Washington St.
Alton Stanford (1699)..502 N. Main St., P. O. Box 1850

RALEIGH

H. Frank Faucette, Jr. (1805).....132 W. Martin St.

NORTH DAKOTA

FARGO

Harry R. Arneson, Jr. (1103).....609 N. P. Ave.

OHIO

AKRON

Bernard W. Ley (185).....1099 S. Main St.
Clinton R. Miller (632).....180 S. High St.
Marshall C. Stanley (1234).....400 First Natl. Tower
Louis Wolcott (633).....403 Second Natl. Bank Bldg.

CANTON

Fred H. Broad (438).....700 Harter Bank Bldg.
George W. Gosser (410).....127 Second St., N. E.
T. K. Harris (634).....127 Second St., N. E.
Samuel S. Sherman (635).....700 Harter Bank Bldg.

CINCINNATI

William H. Betts (1847).....4 W. Seventh St.
John W. Boers (1491).....312-1st Natl. Bank Bldg.
Robert A. Cline (83).....1027 Enquirer Bldg.
Roland E. Dietz (1570).....1961 Madison Rd.
Erwin G. Downing (275).....
N. W. Cor. Fourth & Walnut Sts.

Stanley C. Downing (1733).....4th & Plum
Harry J. Fath (1235).....4500 Carew Tower
Fred L. Groll (1734).....612 Dixie Terminal Bldg.
George W. Haegele (1700).....1027 Enquirer Bldg.
Julius J. Heidacher (585).....1800 Beech Grove Drive
Ellsworth F. Ireland (554).....511 Traction Bldg.
Howard W. Jones (751).....1027 Enquirer Bldg.
Carl A. Mayer (49).....1515 First Natl. Bank Bldg.
Jack J. McCarthy (1682).....1027 Enquirer Bldg.
York McDonnell (1184)....S. W. Cor. Fifth & Main Sts.
F. William Mesloh (1848).....7th & Vine Sts.
Robert W. Rieckhoff (636).....111 E. Fourth St.
R. Gordon Tarr (637).....312-1st Natl. Bank Bldg.
Fred Tuke (988).....914 Main St.
Robert E. Tuke (1050).....914 Main St.
Morris Wasserman (1201).....274 Doctors Bldg.
Lewis A. White (50).....17 Dixie Terminal Bldg.
Wm. A. Wurst (1402)..N. W. Cor. Fourth & Walnut Sts.

CLEVELAND

Roy C. Carpenter (380).....3030 Euclid Ave.
A. B. Crandall (1237).....33 Public Sq.
William A. Fox (476).....2621 Shaker Rd.
Louis E. Goldman (540).....71 Euclid Bldg.
Karl F. Kaserman (895).....1404 E. Ninth St.
Carlton Schultz (36).....218 B. F. Keith Bldg.

COLUMBUS

James B. Campbell (1238).....8 E. Long St.
Ward C. Case (1288).....23 N. Fourth St.
Wallace E. Nelson (638).....8 E. Long St.
Francis W. Paddock (1202).....85 E. Gay St.
Richard D. Paul (1770).....23 N. Fourth St.
Paul R. Robbins (1239).....8 E. Long St.
Robert A. Smith (1528).....16 E. Broad St.
Harold F. Zieg (381).....581 E. Town St.

DAYTON

William E. Bohlender (773).....824 S. Main St.
Sidney Eisenberger (454).....729 Grand Ave.
Maxine R. Hammond (1203).....30 S. Jefferson St.
E. D. Montgomery (1444).....1912 N. Main St.
L. H. Steinman (602).....232 N. Ludlow St.

ELYRIA

Andrew J. Foreman (1289).....142 Middle Ave.

GAMBIER

Emerson R. Boyd (1662).....
Business Office, Kenyon College

HAMILTON

Robert L. Asbury (1547).....506 First National Bk.

LAKEWOOD

William C. Crawford (440).....14589 Madison Ave.

LIMA

Leonard M. Fishel (956).....64½ Public Sq.

TOLEDO

Laurel G. Blair (411).....229 Tenth St.
Ruth E. Pfleger (1683).....1210 Edison Bldg.
Dorothy C. Stanbery (1465).....2374 Tremainsville Rd.

YOUNGSTOWN

Bernard L. Linder (1597)...1212 Mahoning Bank Bldg.

OKLAHOMA

MUSKOGEE

Earl G. Anthis (903).....305-08 Metropolitan Bldg.
Vincent J. Perrot (1104).....303-6 Coml. Natl. Bldg.

OKLAHOMA CITY

Ralph R. Carlin (989).....1016 Midwest Bldg.
Hugh K. Clark (1105).....226 N. W. Second St.
E. L. Gragg (775).....320 N. W. Tenth St.
James A. Harkins (1290).....P. O. Box 972
Bert Hodges, Jr. (1106).....P. O. Box 972
J. E. Martin (1571).....410 Cravens Bldg.
Cecil L. Turner (848).....826 Cravens Bldg.

OKMULGEE

Addison Sessions (283).....111 N. Grand Ave.

SHAWNEE

W. C. Gouldy (1052).....102½ E. Main
Harry C. James (1053).....9 W. Ninth Street

TULSA

W. J. Bashaw (776).....218 Enterprise Bldg.
Veda M. Bostick (447).....16 Atlas Life Bldg.
J. Roy Bruce (1241).....1754 Utica Sq., Suite 41
Richard H. Chauncey (795).....1920 S. Cheyenne
R. B. Collins (478).....416 McBirney Bldg.
Victoria Conwell (483).....2114 S. Jamestown
Kenneth Crouch (479).....810 First Natl. Bldg.
B. M. Davenport (1268).....208 Thompson Bldg.
Dan J. Davisson (480).....810 First Natl. Bldg.
Roy Deaton (1340).....302 S. Boulder
T. G. Grant (482).....219 Enterprise Bldg.
Lister C. Greene (1529).....820 S. Main
O. B. Johnston (1107).....1300 S. Main St.
Morgan Jones (810).....303 Enterprise
Ben O. Kirkpatrick (356).....712 South Boston Ave.
Allen Mayo (1572).....237 Mayo Bldg.
Leemon W. Nix (1492).....
Utica Square Medical Bldg., Suite 110
Morris W. Turner (1341).....
Kennedy Bldg., N. E. Corner-4th & Boston
Wade C. Whiteside (779).....219 Enterprise Bldg.
Lloyd E. Yates (1269).....712 South Boston Ave.

OREGON

PORTLAND

William P. Allyn (1204).....
1609 S. W. Westwood Court Bldg.
John S. Baily (1612).....P. O. Box 3703
William W. Barendrick (188).....200 Alderway Bldg.
Harry W. Bruck (931).....421 S. W. Sixth St.
Arvin A. Burnett (932).....American Bank Bldg.
Harry S. Coleman (357).....1602 Public Service Bldg.
M. Jeffery Holbrook (933).....321 S. W. Fourth Ave.
A. A. Horsfeldt (1701).....2108 N. E. 41st Ave.
Clifford W. Johnson (934).....414 Public Service Bldg.

C. I. Meyers (339).....P. O. Box 4410
Chester A. Moores (265).....421 S. W. Sixth St.
David B. Simpson (189).....206 Alderway Bldg.
Waldemar Spliid (935).....212 Corbett Bldg.
R. J. Toomey (1663).....2634 N. E. 24th Ave.
John L. Van Buskirk (1747)..Main Post Office, Rm. 605

PENNSYLVANIA

ALLENTOWN

Earl S. Kester (1108).....519 Linden St.

ALTOONA

T. Chester Parsons (657).....1120 Twelfth Ave.

CHESTER

Benjamin Blank (1109).....623 Welsh St.
Robert B. Hewes (1294).....521 Welsh St.

ERIE

Rowena L. Hagmann (441).....10 E. Tenth St.
E. W. Miller (517).....309-12 Masonic Bldg.

HOMESTEAD

Kenneth D. Jones (1688).....820 Ann St.

LANCASTER

George B. Hetrick (957).....53 N. Duke St.

LANSDALE

Kenneth Grosse (1548).....525 W. Main St.

MERION

William Pugh (116).....315 Montgomery Ave.

PHILADELPHIA

Boyd T. Barnard (66).....914-28 Lincoln-Liberty Bldg.
Frank G. Binswanger (937).....1420 Walnut St.
John Chatley, Jr. (990).....135 S. Broad St.
Elton G. Crockett (455).....112 S. 16th St.
Hugh F. Gerhard (589).....Washington & Ogontz
H. Walter Graves (220).....Walnut & Juniper Sts.
Reynold H. Greenberg (38).....17th & Sansom Sts.
Samuel T. Hall (111).....1218 Chestnut St.
Roy A. Heymann (112).....215 S. Broad St.
Roy A. Heymann, Jr. (753).....215 S. Broad St.
C. Harry Johnson (52).....Packard Bldg.
Charles Kahn, Jr. (1374).....1516 Locust St.
John G. Keck (114).....1622 N. Broad St.
Samuel M. Keck (1445).....7028 Ridge Ave.
E. Fred Kemner (190).....7319 Rising Sun Ave.
James C. Leeper (221).....1422 Chestnut St.
John J. MacDonald (413).....3701 N. Broad St.
J. William Markeim (43).....1625 Spruce St.
I. Maximilian Martin (1735).....15 N. 40th St.
William I. Mirkil (67).....123 S. Broad St.
Walter A. Nash (193).....2010 Packard Bldg.
Thomas Calvin Pillion (115)....Walnut & Juniper Sts.
Albert Quell (590).....1420 Walnut St.
Roland Rodrock Randall (340).....
Rm. 900, 1211 Chestnut St.
Edward Rosewater (194).....1525 Locust St.
James C. Seiss (304).....1420 W. Allegheny Ave.
Richard J. Seltzer (117).....1422 Chestnut St.

PITTSBURGH

A. J. Aberman (226).....345 Standard Life Bldg.
M. J. Aberman (227).....345 Standard Life Bldg.
Stanley W. Arnheim (723).....Grant Bldg.
Richard J. Aronson (992).....308 Frick Bldg.
Ray R. Barone (1243).....4143 Brownsville Rd.
Norman S. Blair (305).....341 Fourth Ave.
Harold F. Burnworth (849).....43 Fernando
Herbert C. Degenhardt (1295).2405 Saw Mill Run Blvd.
Robert V. Erickson (1165).....3707 Fifth Ave.
James F. Gilson (228).....311 Fourth Ave.
Joseph J. Gumberg (1466).....427 Fourth Ave.
Geo. H. Hacke (1375).....611-613 Sandusky St.
William M. Hall (386).....695 Washington Blvd.
J. E. Headley (640).....315 E. Carson St.
Francis H. Jacob (788).....718 N. Homewood Ave.
John Lawler, Jr. (1124).....831 Frick Bldg.
R. K. McCurdy (868).....6001 Center Ave.
Norman O. McElvany (1849).....525 William Penn Pl.
George A. Meyers (229).....
702-03 Benedum Trees Bldg., 223 Fourth Ave.
Albert A. Murrer (899).....518 Frick Bldg.
Edmond F. O'Neill (1598).....810 East St.
John F. Plunkett (1301).....7220 Kelly St.
Harry E. Pople (306)....420 Perry Highway, West View
Harry P. Richter (850) .525 William Penn Pl., Rm. 1718
Paul H. Rittle (1472).....810 East St.
E. W. Rudert (233).....711 Washington Rd.
Meyer H. Sachs (484).....5822 Forbes St.
Sidney A. Schwartz (854).....951 Penn Ave.
James W. Stevenson, Jr. (547).....666 Washington Rd.
Hilda F. Talenfeld (1712).....1436 Fifth Ave.
Harry B. Tarr (1065).....835 Warrington Ave.
Arthur F. Texter (358).....720 Wood St.
Benjamin Thorpe (649).....951 Penn Ave.
Thomas N. Wilson (548).....418 Berger Ave.
Ralph C. Ziegler (687).....803 Farmers Bank

READING

Miller J. Eckel (307).....45 N. Fourth St.
Sidney L. McIlvain (550).....616 Washington St.
Jacob L. Rieser (549).....616 Washington St.
William M. Stottlemyer (641).....1100 N. Ninth St.

SCRANTON

Harry M. Gordon (851).....1st Natl. Bank Bldg.

UPPER DARBY

J. C. Taylor (1111).....55 Long Lane

WILKES-BARRE

Robert L. Casper (55).....16 E. Market St.
Anne G. Young (591).....721 Miners Natl. Bank Bldg.

WILKINSBURG

G. Robert Berringer (780).....1311 Swissvale Ave.

RHODE ISLAND

PAWTUCKET

John E. Smith (1850).....155 Main St.

SOUTH CAROLINA

CHARLESTON

Charles T. Lynch (1851) .....90 Broad St.
Vincent N. Sottile (1376).....90 Broad St.

GREENVILLE

Alester G. Furman, Jr. (276).....S. C. Natl. Bank Bldg.
Junius H. Garrison, Jr. (1664).....Box 120
James H. Simkins (1345)..Caine Realty & Mortgage Co.

TENNESSEE

CHATTANOOGA

Glen T. Boyd (1736).....824 Cherry St.
Scott N. Brown (196).....709 Chestnut St.
Web C. Brown (949).....118 E. Eighth St.
A. L. Butler (1737).....734 Market St.
H. E. Gillespie (1702).....729 Walnut St.
R. Roscoe Jones (1549).....301 McCollie Ave.
J. R. Light (1629).....713 Georgia Ave.
John R. McGauley (1738).....720 Cherry St.
Chas. D. Moore (1054).....118 E. Eighth St.
R. D. Payne (852).....118 E. Eighth St.
R. D. Payne, Jr. (1703).....118 E. Eighth St.
Clarence C. Smitherman (1704).....717 Georgia Ave.
Herman W. Walldorf (1739).....804 Cherry St.

KNOXVILLE

Eugene Fretz (993).....419 W. Church Ave.
John W. McCallie (1446).....206 W. Clinch Ave.
George S. Tate (1166).....206 W. Clinch Ave.

MEMPHIS

W. E. Althauser (938).....Falls Bldg. Lobby
H. D. Dermon (555).....106 Dermon Bldg.
W. D. Galbreath (68).....
56 N. Main Columbian Mutual Tower
Thomas A. Gemignani (1705).....44 N. Second St.
R. Rollin Goldsby (939).....
248 Madison Ave., Hickman Bldg.
John J. Heflin, Jr. (387).....
56 N. Main Columbian Mutual Tower
Will H. Higgins (414).....21 S. Pauline St.
David V. Johnson (1112).....1040 Sterick Bldg.
Albert F. Kerns (424).....601 U. P. Bank Bldg.
Vernon L. Kerns (1205).....601 U. P. Bank Bldg.
J. D. Marks (1666).....803-81 Madison Bldg.
John S. Palmer (1493).....248 Madison Ave.
Robert E. Palmer (1550).....304 Hickman Bldg.

NASHVILLE

J. B. Gillespie (118) .....Life & Casualty Tower Bldg.

TEXAS

AMARILLO

J. Hal Brown (69).....Box 2369
M. H. Loewenstern (1244) .....Box 488
Robert Ricks (811).....P. O. Box 791

AUSTIN

Edgar E. Jackson (940).....Austin Savings Bldg.
Frank E. Montgomery (1740).....305 W. 15th St.
George W. Sandlin (941).....308 W. 15th St.
Claude D. Wilson (1245).....305 W. Sixth St.

BROWNSVILLE

W. Vernon Walsh (787).....200 Pan American Bldg.

CORPUS CHRISTI

William T. Neyland (999).....Box 557

DALLAS

J. A. Burney (782).....918 I. C. T. Bldg.
Otis M. Caskey (994).....1209 Main St.
Lawrence C. Gallaway (942).....511 S. Ervay St.
C. Gordon Jackson, Jr. (1494).....
4505 North Central Expressway
J. W. Lindsley, Jr. (784).....1209 Main St.
Henry S. Miller, Jr. (1247).....1712 Commerce St.
W. C. Miller (1551).....213 Browder St.
Max Ploeger, Jr. (658).....111 S. Murphy St.
Richard V. Works (661).....823 Davis Bldg.

EL PASO

J. Albert DeWitt (1852) .....1004 Hawkins Way
James P. McGrath, Jr. (1300).....P. O. Box 167
John C. McGrath (1853) .....416 E. San Antonio St.
R. R. Vanden Heuvel (1113).....310 Mills St.
W. M. Zuendt (187).....Bassett Tower Bldg.

FORT WORTH

Durward McDonald, Jr. (1248).....1201 W. Lamaster
Edward H. Moffatt (1347).....
The First Natl. Bank Trust Dept.
E. Morgan Townsen (786).....700 Texas St.

HARLINGEN

H. W. Bahnman (1771).....Bahnman Bldg.

HOUSTON

William G. Farrington (812).....1661 Tanglewood Rd.
C. Malcolm Hamilton (1169).....616 Fannin St.
John I. Hill (1741).....103 Texas Natl. Bank Bldg.
Frank J. Hoffman (1774) .....1801 Main St.
Meredith H. James, Jr. (1250).....307 M & M Bldg.
E. T. Kelley (1742).....4810 Hazard St.
George A. McCanse (1467).....314 Winkler Dr.
Ben B. Neuhaus (1270).....403 Texas Natl. Bank Bldg.
Hugh Potter, Jr., (1552).....P. O. Box 13155
Charles S. Stagg (1743).....616 Fannin St.

LUBBOCK

John Harold Chapman (1448).....3212-34th St.

SAN ANTONIO

A. H. Cadwallader, Jr. (197)....301 W. Commerce St.
John O. Flannery (944).....217 Travis Bldg.
Harold W. Keller (236) .....339 Robinhood Place
Charles H. Noble, Jr. (1744) .....821 Morningside Drive
Ruth C. Yelton (604)... .....618 Gunter Bldg.

UTAH

SALT LAKE CITY

L. Peirce Brady (1630).....19 W. South Temple St.

Max E. Engeman (1668).....#2 E. Broadway
Harold J. Kemp (946).....
Box 1169, Walker Bank & Trust Co. Trust Dept.
H. P. Kipp (504).....1750 S. Redwood Rd.
Taylor H. Merrill (1667).....19 W. S. Temple St.
William H. Smith (1706).....151 S. Main St.
Francis Solomon, Jr. (1806).....469 E. 3rd S. St.
Edwin Whitney (872).....
134 S. Main St., % Hagle Investment Co.
F. Orin Woodbury (58).....711 E. South Temple St.

VIRGINIA

ALEXANDRIA

Lloyd W. Lee (1685).....134 N. Kings Hwy.

ARLINGTON

Arthur J. Buchanan (1517).....4202 S. 32nd St.
Anthony G. Denice (1252).....2222 Wilson Blvd.
Marvin M. France, Jr. (1322).....955 N. Monroe St.
Jack R. Jones (597).....Box 351
Edward B. Wright (1673).....1 N. Glebe Rd.

CHARLOTTESVILLE

James M. Marshall (1857).....1939 Ivy Road

FAIRLINGTON

Stephen R. Barker (676).....4634 36th St., S.

FALLS CHURCH

Wiliam H. Dingleberry, Jr. (1595)..1613 South West St.

HAMPTON

Gilman Cooley (1669).....3824 Kecoughtan Rd.
L. M. von Schilling, Jr. (1613).....14 N. King St.

LYNCHBURG

Joseph E. Wingfield (1349).....217 Ninth St.

NEWPORT NEWS

Emanuel E. Falk (960).....131 26th St.
John P. Harrison, Jr. (1854).....120-26th St.
George C. Karam (1745).....206-37th St.

NORFOLK

Thomas K. Gery (1350).....2014 Cromwell Rd.
Robert C. Goodman (688).....600 Dickson Bldg.
William C. Kutz (853).....105 W. City Hall Ave.
Virginius H. Nusbaum (724).....148 Granby St.
Irving F. Truitt (689)..214 W. York St., P. O. Box 2004

RICHMOND

Richard H. Bagby (1807).....1009 E. Main St.
Alfred L. Blake, Jr. (556).....20 N. Eighth St.
H. R. Coates, Jr. (1874).....1013 E. Main St.
David E. Constine, Jr. (1875).....1013 E. Main St.
Charles H. Phillips, Jr. (1530).....1013 E. Main St.
Merrill E. Raab (200).....710 E. Main St.
Winfree H. Slater (1116).....410 Virginia Bldg.
Morton G. Thalhimer (57).....1013 E. Main St.
C. Porter Vaughan, Jr. (1351).....410 Virginia Bldg.

ROANOKE

Carl B. Flora (1377).....118 W. Kirk Ave.

WILLIAMSBURG

Duncan M. Cocke (1299).....Goodwin Bldg.

WASHINGTON

SEATTLE

Arthur Z. Boid (258).....810 Second Ave.
Robert B. Colwell (1573).....Third & Union
E. Charles Ennett (1708).....2333 Third Ave.
Kelvin Greenstreet (1746).....321 Second and Cherry
Donald C. Haas (1352).....1318-2nd Ave.
George W. Johnston (1754).....
414 Olive Way, Times Square
Arden O. Lannigan (1755).....Northern Life Tower
Frank W. Nolan (1254) The Natl. Bank
of Commerce of Seattle, 2nd & Spring Sts.
Charles H. Olswang (1255) The Natl. Bank
of Commerce of Seattle, 2nd & Spring Sts.
Harvey D. O'Neil (1855) The Natl. Bank
of Commerce of Seattle, 2nd & Spring Sts.
Kenneth W. Peth (1117).....575 Colman Bldg.
Ruby M. Wright (1599).....1404 E. 42nd St.
Donald H. Yates (342).....
The Nat'l. Bank of Commerce, 1411 Fourth Ave. Bldg.

SPOKANE

Wallace D. Baker (948).....515 W. Riverside Ave.
Kennard Jones (1353).....205 Hyde Bldg.
Alvah L. Spooner (1118).....918 Riverside Ave.

TACOMA

Harry Blangy, Sr. (1119).....915 Pacific Ave.
Minard R. Haines (1748).....109 S. 10th St.
Warren S. Lagerquist (1600).....1001 Pacific Ave.
Geo D. Poe (1256).....210 Jones Bldg.
Harold C. Starkey (1601).....911 Pacific Ave.
Herbert F. Syford (754).....747 St. Helens Ave.

WENATCHEE

D. N. Gellatly, Jr. (1756).....23 Fuller-Quigg Bldg.

WEST VIRGINIA

CHARLESTON

P. J. Beattie, Jr. (1121).....P. O. Box 1043

HUNTINGTON

W. Roy Campbell (1171).....P. O. Box 119
K. Ross Lutz (643).....915 Fifth Ave.

WISCONSIN

EAU CLAIRE

Julius J. Dinger (1206).....219½ S. Barstow St.

GREEN BAY

Michael J. Barnard (1257).....312 Cherry St.
Jules C. Lefebvre (1449).....414 E. Walnut St.

MADISON

D. J. Benedict (59).....24 W. Mifflin St.

MILWAUKEE

Sterling H. Albert (1709).....125 East Wells St.
Arthur O. Buenger (1574)...Room 401, 411 E. Mason St.
Gene J. Hartung (726).....1802 W. Center St.
Erwin A. Henschel (756).....4347 W. Fond du lac Ave.
Isabel Rheins Kress (729).....1008 N. Sixth St.
Elmer W. Lentz (646).....Box 2054
J. A. Lippert (647).....208 E. Wisconsin Ave.
Clark E. Mann (1450).....536 W. Wisconsin Ave.
Ruth E. Mueller (757).....745 N. Plankinton Ave.
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50 State St.
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Portland 8, Oregon

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215 N. Dearborn St.
Chicago 1, Illinois

Warner G. Baird, Jr. (1765)
215 N. Dearborn St.
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San Diego 12, California

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26–13th Ave.
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P. J. Beattie, Jr. (1121)
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Arthur Z. Boid (258)
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Seattle 4, Washington

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741 Bishop St.
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Box 4235
Atlanta, Georgia

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1005 E. 180th St.
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59 Twiggs St. P. O. Box 1320
Tampa 1, Florida

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1155 Jones St.
San Francisco 9, California

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27 Wellesley St. E.
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Toronto 5, Canada

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*Web C. Brown (949)
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Chattanooga 2, Tennessee
J. Roy Bruce (1241)
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Los Angeles 5, California
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Baltimore 18, Maryland
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800 Baltimore Ave.
Rockville, Maryland
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150 Oak St.
San Francisco, California
Mildred B. Callahan (1140)
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Coconut Grove
Miami 33, Florida
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Huntington 6, West Virginia
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1016 Midwest Bldg.
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George M. Carpenter (616)
927 15th St., N.W.
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3030 Euclid Ave.
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400 Victor Bldg.
Kansas City 6, Missouri

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Asheville, North Carolina

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736 Ridge St.
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William P. Coffing (1787)
P. O. Box 4579
Jacksonville, Florida

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412–414 Atlantic Ave.
Atlantic City, New Jersey

I. J. Cohen (150)
10 Ferris, Rm. 102
Highland Park 3, Michigan

Lewis F. Colbert (527)
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Washington 7, D. C.

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St. Louis, Missouri

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1740 Broadway
Denver 2, Colorado

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Tampa, Florida

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234 Biscayne Blvd.
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518 Exchange Bldg.
Little Rock, Arkansas

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Red Bank, N. J.

Robert P. Constantine (651)
22 E. Bryan St.
Savannah, Georgia

*David E. Constine, Jr. (1875)
1013 E. Main St.
Richmond, Virginia

Victoria Conwell (483)
2114 S. Jamestown
Tulsa 4, Oklahoma

*Edmund D. Cook (173)
190 Nassau St., P. O. Box 685
Princeton, New Jersey

Gilman Cooley (1669)
3824 Kecoughtan Rd.
Hampton, Virginia

Julian W. Cooper (61)
P. O. Box 29
Tampa 2, Florida

H. L. Cornet, Jr. (296)
37 N. Meramic Ave.
St. Louis 5, Missouri

*D. Page Cornwell (826)
1200-15th St., N. W.
Washington, D.C.

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131 Shoreland Bldg.
Miami 32, Florida
•Frank Cotten, Jr. (610)
127 E. Pikes Peak
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•Frank Cotten, III (1389)
127 E. Pikes Peak
Colorado Springs, Colorado
•John Cotton (818)
524 B St.
San Diego 1, California
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524 B St.
San Diego 1, California
•Colin C. Couper (1392)
624 17th St.
Denver 2, Colorado
Wayne Courtright (1216)
P. O. Box 1769
Stockton, California
Albert J. Covert (719)
554 S. 25th Ave.
Omaha 5, Nebraska
A. B. Crandall (1237)
33 Public Square
Cleveland 13, Ohio
James Crane (790)
1111 E St., N. W.
Washington 6, D. C.
•Robert A. Crane (1776)
1680 N. Vine St.
Los Angeles, California
William C. Crawford (440)
14589 Madison Ave.
Lakewood 7, Ohio
•Frank S. Crebs (878)
511–512 Metcalf Bldg.
Orlando, Florida
William A. Cremin (951)
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Chicago, Illinois
E. G. Crockett (455)
112 S. 16th St.
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39 Branford Place
Newark 2, New Jersey
•Kenneth Crouch (479)
810 First National Bldg.
Tulsa, Oklahoma
Martin A. Culhane (743)
4545 Broadway
Chicago 40, Illinois
David F. Culver (243)
257 S. Spring St., Suit 346
Los Angeles 12, California
•Charles F. Curry (158)
20 W. 9th St. Bldg.
Kansas City 6, Missouri
Robert S. Curtiss (1625)
111 Eighth Ave.
New York 11, New York
•John C. Cushman, Jr. (1656)
281 Madison Ave.
New York, New York
Alex Cutler (1387)
41 Sutter St., Rm. 510
San Francisco 4, California
Watson G. Cutter (95)
84 State St.
Boston, Massachusetts

D

Frederick L. Dabney (1229)
53 State St. Exchange Bldg.
Boston 9, Massachusetts
Arnold Dahl (1357)
8131 LaMesa Blvd.
LaMesa, California
Orville G. Daily (1542)
1564 Sherman Ave.
Evanston, Illinois
•Warren E. Daniels (1843)
3658 W. Pine Blvd.
St. Louis 8, Missouri
Claude O. Darby (373)
301–5 Sill Bldg.
Flint 3, Michigan
B. M. Davenport (1268)
208 Thompson Bldg.
Tulsa, Oklahoma
Aubrey M. Davis (855)
311 Granger Bldg.
San Diego 1, California
John W. Davis, Sr. (1088)
513 Dryden Bldg.
Flint 3, Michigan
•Dan J. Davisson (480)
810 First National Bldg.
Tulsa 3, Oklahoma
Bernard P. Day (1286)
7 Dey St.
New York 7, New York
Edward J. Deano (1039)
Box 128
Mandeville, Louisiana
Roy Deaton (1340)
302 S. Boulder
Tulsa, Oklahoma
David D. Decker (349)
1119 Pleasant St.
Oak Park, Illinois
Herbert C. Degenhardt (1295)
2405 Saw Mill Run Blvd.
Pittsburgh 27, Pennsylvania
Cyril R. DeMara (733)
372 Bay St.
Toronto, Canada
Ernest P. DeMoulin (419)
1504 Ivanhoe
Denver 20, Colorado
•Anthony G. Denice (1252)
2222 Wilson Blvd.
Arlington, Virginia
•Harold E. Denney (1193)
20 W. 9th St. Bldg.
Kansas City 6, Missouri
•H. D. Dermon (555)
106 Dermon Bldg.
Memphis 3, Tennessee
Richard J. Des Jardins (614)
518 Security Life Bldg.
810–14th St.
Denver, Colorado
T. C. Devereaux (972)
500 Bank of America Bldg.
San Diego, California
J. Albert DeWitt (1852)
1004 Hawkins Way
El Paso, Texas
Morris B. Diamond (1526)
258 Main Ave.
Passoic, New Jersey
Harold Dickins (1713)
Huron & Erie Bldg.
London, Ont., Canada
William G. Dickinson (429)
2700 W. Third St., Suite 212
Los Angeles 5, California
H. W. DiCristina (833)
P. O. Box 2090
Atlanta 1, Georgia
Roland E. Dietz (1570)
1961 Madison Road
Cincinnati 6, Ohio
Julius J. Dinger (1206)
219½ S. Barstow St.
Eau Claire, Wisconsin
William H. Dingleberry, Jr. (1595)
1613 South West St.
Falls Church, Virginia
Albert Dippell (1020)
107 N. Larchmont Blvd.
Los Angeles, California
•Louis A. Dixon (1641)
152 Temple St.
New Haven, Connecticut
John A. Dodds (16)
2111 Woodward Ave.
Detroit 26, Michigan
•Ralph F. D'Oench (252)
3930 Lindell Blvd.
St. Louis 8, Missouri
J. Clifford Doiron (1648)
620 Florida St.
Baton Rouge, Louisiana
J. Russell Doiron '600)
620 Florida St.
Baton Rouge 1, Louisiana
J. Carroll Dolan (629)
250 N. Broad St.
Elizabeth 4, New Jersey
William H. Dolben, Jr. (984)
40 Court St.
Boston 10, Massachusetts
James T. Donahue (1687)
208 S. LaSalle St.
Chicago, Illinois

DONEGAN

James P. Donegan (1838)
15 W. 10th St.
Riss Building
Kansas City, Missouri

Milburn J. Donohoe, Jr. (1320)
300 Independence Ave., S. E.
Washington 7, D. C.

Douglas Dorn (1311)
850 Powell St.
San Francisco, California

*Robert J. Dotson (768)
112 W. Congress St.
Savannah, Georgia

F. Lawrence Dow (1814)
242 Trumbell St.
Hartford 3, Connecticut

Thomas J. Downen (615)
915 N. Main St., Box 1515
Pueblo, Colorado

*Erwin G. Downing (275)
N. W. Cor. 4th & Walnut St.
Cincinnati 2, Ohio

Stanley C. Downing (1733)
4th & Plum
Cincinnati, Ohio

*James C. Downs, Jr. (1)
73 W. Monroe St.
Chicago 3, Illinois

Howard Eliot Drake (1233)
501 Madison Ave.
New York 22, New York

*Kenneth Draper (706)
530 Shelby St.
Detroit 26, Michigan

Walter R. Drennan (1405)
7459 Exchange Ave.
Chicago 49, Illinois

Bertram A. Druker (1176)
50 State St., Room 600
Boston 11, Massachusetts

John M. Ducey (367)
73 W. Monroe St.
Chicago 3, Illinois

Berkley W. Duck, Jr. (841)
251 N. Delaware
Indianapolis, Indiana

*D. P. Ducy (134)
125 East Abriendo Ave.
Pueblo, Colorado

*Joseph F. Duhamel (1869)
8 Newbury St.
Boston, Massachusetts

Sargent Dumper (297)
506 Millburn Ave.
Short Hills, New Jersey

David J. Dunigan, Jr. (1394)
819 Tower Bldg.
Washington 5, D. C.

Richard H. Dunn, Jr. (1024)
P. O. Box 69
Van Nuys, California

*V. J. Dunton (612)
402–410 Midland Savings Bldg.
Denver 2, Colorado

Irving P. Durchslag (1532)
2825 W. Harrison
Chicago 8, Illinois

Edward Dwelle, Jr. (448)
113 E. Forsyth St.
Jacksonville 2, Florida

John M. Dwelle (1267)
111 Latta Arcade
Charlotte, North Carolina

P. H. Dyste (1067)
629 S. Spring St.
Los Angeles, California

E

L. T. Eagan (337)
205 Starrett-Syracuse Bldg.
Syracuse 2, New York

Hal G. Easton (628)
224 Securities Bldg.
Omaha 2, Nebraska

*Herbert Eayrs (1028)
234 Biscayne Blvd.
Miami 32, Florida

M. J. Eckel (307)
45 N. Fourth St.
Reading, Pennsylvania

Dorothy T. Eckhardt (1399)
4302 N. Charles St.
Baltimore 18, Maryland

*Arthur Eckstein (799)
370 Seventh Ave.
New York 1, New York

Lawrence D. Edwards (1844)
501 Washington Blvd.
Sea Girt, New Jersey

*Norman C. Edwards (870)
1814 Hendricks Ave.
Jacksonville 7, Florida

*Stuart W. Edwards (1788)
1814 Hendricks Ave.
Jacksonville, Florida

Eleanor Egeland (1141)
138 Shoreland Arcade
Miami 32, Florida

Albert L. Ehinger (577)
203 Evergreen Ave.
East Lansing, Michigan

*Leo Eisenberg (1092)
25 E. 12th St., Room 1002
Kansas City 6E, Missouri

*Sidney Eisenberger (454)
729 Grand Ave.
Dayton 6, Ohio

*George W. Elkins (319)
474 N. Beverly Drive
Beverly Hills, California

Stuart W. Elliott (1846)
212 Johnston Bldg.
Charlotte, North Carolina

*Harold M. Ellis (1211)
604 First National Bank Annex
Mobile, Alabama

Paul W. Elmquist (363)
607 S. Hill St., Rm. 911
Los Angeles 14, California

*William W. Elsesser (791)
118 S. Madison Ave.
Peoria, Illinois

Matthew G. Ely (890)
76 William St.
New York 5, New York

*W. Borden Empey (1876)
1367 Greene Ave.
Montreal, Quebec, Canada

Max E. Engeman (1668)
#2 E. Broadway
Salt Lake City, Utah

Maurice Engler (672)
400 1st Ave. North, Room 200
Minneapolis, Minnesota

*E. Charles Ennett (1708)
2333 Third Ave.
Seattle, Washington

Samuel E. Entsminger (1174)
39 S. LaSalle St., Room 900
Chicago 3, Illinois

*Robert V. Erickson (1165)
3707 Fifth Ave.
Pittsburgh 13, Pennsylvania

Wiley Smith Eubanks (1223)
771 Broad St.
Augusta, Georgia

Jack R. Evahn (1593)
1029 Park Ave.
Omaha, Nebraska

*John Evans, Jr. (914)
1624 Tremont Pl.
Denver 2, Colorado

Walter M. Evans (1457)
3 Virginia Ave.
Indianapolis, Indiana

*William S. Everett (837)
919 N. Michigan Ave.
Chicago 11, Illinois

*George C. Ewald (1156)
220 W. Congress St.
Detroit 26, Michigan

*Robert G. Ewart (1870)
19 Congress St.
Boston, Massachusetts

*Morris M. Ewing (271)
65 Forsyth St. N. W.
Atlanta 3, Georgia

F

*Emanuel E. Falk (960)
131–26th St.
Newport News, Virginia

Leonard L. Farber (927)
165 E. 72nd St.
New York 21, New York

James H. Farrar (1458)
124 N. Delaware St.
Indianapolis 4, Indiana
William G. Farrington (812)
1661 Tanglewood Rd.
Houston 19, Texas
•Jack Farris (815)
518 Exchange Bldg.
Little Rock, Arkansas
Harry J. Fath (1235)
4500 Carew Tower
Cincinnati, Ohio
H. Frank Faucette, Jr. (1805)
132 W. Martin St.
Raleigh, North Carolina
David E. Feinstein (1438)
25 S. Virginia Ave.
Atlantic City, New Jersey
Buck Fenno (798)
Fenno Building
Siloam Springs, Arkansas
George R. Fessler (254)
519 S. Western Ave.
Los Angeles, California
Edwin J. Feulner (1723)
874 N. Wabash Ave.
Chicago 10, Illinois
Erwin C. Feurer (969)
1334 W. 87th St.
Chicago 1, Illinois
J. Lewis Fiacre (334)
1874 Springfield Ave.
Maplewood, New Jersey
Ernest Fieldman (1829)
6549 S. Halsted St.
Chicago, Illinois
•Leonard M. Fishel (956)
64½ Public Square
Lima, Ohio
George L. Fisher (1637)
1961 Pacific Coast Hwy.
Lomita, California
•Lloyd A. Fisher (1801)
503 Guardian Bldg.
St. Paul 1, Minnesota
Thomas J. Fitzgerald (314)
115 Lewiston
Grosse Pointe Farms 36, Michigan
James J. Fitzsimmons (298)
396 Central Ave.
East Orange, New Jersey
John O. Flannery (944)
217 Travis Bldg.
San Antonio 5, Texas
Thomas J. Fleming (838)
610 Carla Way
La Jolla, California
•Corbin D. Fletcher (1783)
1631 L Street, N. W.
Washington 6, D. C.
Carl B. Flora (1377)
118 W. Kirk Ave.
Roanoke, Virginia
H. Wilfrid Ford (1749)
143 Main St.
Hamilton, Ont., Canada
Andrew J. Foreman (1289)
142 Middle Ave.
Elyria, Ohio
•Clyde E. Foreman (1554)
56 St. Francis St.
Mobile, Alabama
Carroll A. Forrest (1469)
230 Massachusetts Ave.
Indianapolis, Indiana
•Frank B. Foster (1062)
1571 Sherman Ave.
Evanston, Illinois
•N. Lee Foster (613)
33 West 10th Ave.
Denver 4, Colorado
William A. Fox (476)
2621 Shaker Rd.
Cleveland 18, Ohio
•Marvin M. France, Jr. (1322)
955 N. Monroe St.
Arlington, Virginia
E. J. Freeman (1471)
13401 Ventura Blvd.
Sherman Oaks, California
Eugene Fretz, (993)
419 W. Church Ave.
Knoxville 2, Tennessee
•Frank B. Freyer, II (1317)
1624 Tremont Place
Denver 2, Colorado
Alfred S. Friedman (1162)
1350 Broadway
New York 18, New York
Bert J. Friedman (1636)
9021 Beverly Blvd.
Los Angeles, California
John C. Frost, Jr. (151)
915 Ford Bldg.
Detroit 26, Michigan
•Alester G. Furman, Jr. (276)
South Carolina Nat'l Bank Bldg.
Greenville, South Carolina

G

Robert J. Gaghan (136)
980 Main St.
East Hartford 3, Connecticut
•Wm. D. Galbreath (68)
56 N. Main, Columbian Tower
Memphis 1, Tennessee
James E. Gallagher (285)
723 W. 111th St.
Chicago 28, Illinois
Emil E. Gallas (771)
P. O. Box 1408
Lansing 4, Michigan
•Lawrence C. Gallaway (942)
511 S. Ervay St.
Dallas, Texas
Robert K. Gannaway (1830)
38 S. Dearborn St.
Chicago, Illinois
George J. Gannon (1440)
506 Milburn Ave.
Short Hills, New Jersey
•Van Holt Garrett (648)
650 17th St.
Denver 2, Colorado
•Van Holt Garrett, Jr. (1219)
650 17th St.
Denver 2, Colorado
•Junius H. Garrison, Jr. (1664)
Box 120
Greenville, South Carolina
Jean-Pierre Gatien (1710)
5504 Verdun Ave.
Montreal, Quebec, Canada
•Basil Gavin (450)
8 Newbury St.
Boston, Massachusetts
•Kenneth H. Gay (1220)
402 Midland Savings Bldg.
Denver, Colorado
•Plater T. Gedney (1751)
201 Southern Bldg.
Washington, D. C.
Jose E. Geigel (1531)
619 Hipodromo St. Stop 20
Santurce, Puerto Rico
D. N. Gellatly, Jr. (1756)
23 Fuller-Quigg Bldg.
Wenatchee, Washington
Thomas A. Gemignani (1705)
44 N. Second St.
Memphis, Tennessee
Hugh F. Gerhard (589)
Washington & Ogontz
Philadelphia, Pennsylvania
William Gerhardt (752)
3437 Zenophn St.
San Diego 6, California
•Roy E. Geringer, Jr. (1221)
1650 Broadway
Denver 2, Colorado
Solon Gershman (1567)
114 Gay St.
Clayton 24, Missouri
Thomas K. Gery (1350)
2014 Cromwell Rd.
Norfolk 5, Virginia
•George H. Getz, (738)
408 E. First St.
Long Beach 2, California
•Chas F. Gibson (1605)
368 Bush St.
San Francisco, California
•Harry A. Gilbert (15)
1810 Massachusetts Ave.
Cambridge 40, Massachusetts
•Howard H. Gilbert (1178)
1810 Massachusetts Ave.
Cambridge 40, Massachusetts

GILL

*Walter J. Gill (582)
Raymond-Commerce Bldg.
Newark 2, New Jersey

*Harry A. Gillespie (1468)
325 Howe St.
Vancouver, Canada

H. E. Gillespie (1702)
729 Walnut St.
Chattanooga, Tennessee

J. B. Gillespie (118)
Life & Casualty Tower Bldg.
Nashville 3, Tennessee

James F. Gilson (228)
311 Fourth Ave.
Pittsburgh 22, Pennsylvania

*Clem S. Glass (519)
712 S. Spring St.
Los Angeles 14, California

Howard S. Godwin (1609)
214 S. Bemiston
Clayton 5, Missouri

John J. Gokey (929)
13 Culver Rd.
Rochester 20, New York

Louis E. Goldman (540)
7016 Euclid Ave., Rm. 202
Cleveland 3, Ohio

*Arnold Goldsborough (562)
9 E. 12th St.
Wilmington 33, Delaware

R. Rollin Goldsby (939)
248 Madison, Hickman Bldg.
Memphis 3, Tennessee

George J. Goldstein (522)
P. O. Box 1304
Syracuse 4, New York

Stanley L. Goodfriend (1622)
100 W. Monroe St.
Chicago, Illinois

Arnold Goodman (1553)
302 Sixth St.
Racine, Wisconsin

Bruce K. Goodman (1190)
636 Church St.
Evanston, Illinois

Ellis Goodman (164)
427 Market St.
Camden 2, New Jersey

*Harry W. Goodman (10)
601 Louisville Trust Bldg.
Louisville 2, Kentucky

*Robert C. Goodman (688)
600 Dickson Bldg.
Norfolk 10, Virginia

*Robert S. Goodman (1834)
601 Louisville Trust Bldg.
Louisville, Kentucky

*Ewart W. Goodwin (324)
300 First National Bldg.
San Diego 1, California

Harry M. Gordon (851)
1st National Bk. Bldg.
Scranton 3, Pennsylvania

William W. Gordon (1287)
111 Eighth Ave.
New York 11, New York

*Norman F. Gorsuch (1001)
4810 Roland Ave.
Baltimore 10, Maryland

George W. Gosser (410)
127 Second St. N. E.
Canton 2, Ohio

David J. Gothold (1800)
234 State Street
1610 Washington Blvd.
Detroit 26, Michigan

Edward D. Gottlieb (121)
302 Schwehm Bldg.
Atlantic City, New Jersey

W. C. Gouldy (1052)
102½ E. Main
Shawnee, Oklahoma

Stanley W. Grabowski (1671)
25660 La Lanne Ct.
Los Altos, California

E. L. Gragg (775)
320 N. W. Tenth St.
Oklahoma City 2, Oklahoma

Victor C. Graham (678)
1701 Harney St.
Omaha 2, Nebraska

* T. G. Grant (480)
216 Enterprise Bldg.
Tulsa 3, Oklahoma

*H. Walter Graves (220)
Walnut & Juniper Sts.
Philadelphia 7, Pennsylvania

Alonzo Frank Green (1475)
McKinney-Green, Inc.
Gainesville, Florida

Reginald A. Green (997)
100 W. Monroe St.
Chicago, Illinois

*Reynold H. Greenberg (38)
17th & Sansom Sts.
Philadelphia, Pennsylvania

Lister C. Greene (1529)
820 S. Main St.
Tulsa, Oklahoma

Kelvin Greenstreet (1746)
321 Second & Cherry
Seattle, Washington

*Raymond Greenwald (1724)
546 W. Washington
Chicago, Illinois

*Paul Gregg (909)
618 T. W. Patterson Bldg.
Fresno 3, California

*E. Sanford Gregory (365)
624 17th St.
Denver 2, Colorado

J. Wyatt Griffin (1642)
144 N. E. Second Ave.
Miami, Florida

Wm. N. Grimes, Jr. (472)
15th & Penn. Aves.
Washington 13, D. C.

*Horace F. Grimm (1430)
721 Olive St.
St. Louis 1, Missouri

*Albert T. Grimstead (1056)
1367 Greene Ave.
Montreal, P. Q., Canada

Fred L. Groll (1734)
612 Dixie Terminal Bldg.
Cincinnati 2, Ohio

Kenneth Grosse (1548)
525 W. Main St.
Lansdale, Pennsylvania

Elmer Grosso (1126)
2020 Harrison St., P. O. Box 666
Hollywood, Florida

Richard N. Groves (512)
351 S. Warren St.
Syracuse 2, New York

Walter Guibord (670)
3600 Book Tower
Detroit 26, Michigan

*Joseph J. Gumberg (1466)
427 Fourth Ave.
Pittsburgh 19, Pennsylvania

Stephen E. Gutleber (1661)
96-21 Rockaway Blvd.
Ozone Park, New York

*William B. Guy (1798)
11 E. Chase St.
Baltimore, Maryland

H

Donald C. Haas (1352)
1318–2nd Ave.
Seattle 4, Washington

*William C. Haas (1093)
1002 Walnut St.
Kansas City 6E, Missouri

Geo H. Hacke (1375)
611–613 Sandusky St.
Pittsburgh 12, Pennsylvania

*Edward G. Hacker (19)
Hacker Bldg.
Lansing 23, Michigan

*Edward T. Hacker (1652)
Hacker Bldg.
Lansing, Michigan

*George W. Haegele (1700)
1027 Enquirer Bldg.
Cincinnati, Ohio

Ben W. Hagar (1615)
Civic Center, Rm. 157
San Diego, California

*Rowena L. Hagmann (441)
10 E. 10th St.
Erie, Pennsylvania

*Adolph W. Hagstrom (425)
5127 Devon Ave.
Chicago 30, Illinois

Edward W. Hague (1045)
277 N. Broad St.
Elizabeth 4, New Jersey

Minard R. Haines (1748)
109 S. 10th St.
Tacoma, Washington
William C. Haines (293)
11732 Washburn Ave.
Detroit 4, Michigan
Charles T. Hall (1543)
417 Sklar Bldg.
Shreveport, Louisiana
•Manuel K. Hall (913)
145 Sutter St.
San Francisco 15, California
Samuel T. Hall (111)
1218 Chestnut St.
Philadelphia 7, Pennsylvania
W. M. Hall (386)
695 Washington Rd. Mt. Lebanon
Pittsburgh, Pennsylvania
Marley Halvorsen (973)
134 S. LaSalle St.
Chicago 3, Illinois
C. Malcolm Hamilton (1169)
616 Fannin St.
Houston 1, Texas
•Maxine R. Hammond (1203)
30 S. Jefferson St.
Dayton 2, Ohio
Samuel C. Hanby (1780)
1001 Washington St.
Wilmington, Delaware
Melton D. Haney (1817)
1425 H Street
Washington, D. C.
•Lloyd D. Hanford (964)
85 Post St.
San Francisco 4, California
•Lloyd D. Hanford, Jr. (1580)
85 Post St.
San Francisco 4, California
Donald R. Hannaford (1810)
508 Sixteenth St.
Oakland 12, California
William G. Hardeman (449)
307 Cotton Ave.
Macon, Georgia
Rowland R. Harden (1333)
200 Marne Ave.
Haddonfield, New Jersey
Rowland R. Harden, Jr. (1334)
200 Marne Ave.
Haddonfield, New Jersey
•Carl G. Harding (1026)
1771 E. Sunrise Blvd.
Ft. Lauderdale, Florida
Lloyd W. Hardy (1182)
1280 Lexington Ave.
New York, New York
Wm. B. Hargleroad, III (464)
1311 S. 90th St.
Omaha 2, Nebraska
•James A. Harkins (1290)
P. O. Box 972
Oklahoma City, Oklahoma
H. Fleet Harper (1799)
7000 Wisconsin Ave.
Chevy Chase, Maryland
James J. Harrigan (1125)
Box 37
South Amboy, New Jersey
Calvin J. Harris, Jr. (1319)
409 S. Maryland Ave.
Wilmington, Delaware
Charles A. Harris, Jr. (1130)
200 First National Bank Bldg.
Montgomery 1, Alabama
John K. Harris (1005)
73 Princeton Rd.
Fair Haven, New Jersey
T. K. Harris (634)
127 Second St. N. E.
Canton 2, Ohio
John Harrison (1714)
433 S. Spring St.
Los Angeles 13, California
John P. Harrison (1854)
120–26th St.
Newport News, Virginia
•Robert E. Harrison (1638)
8652 Wilshire Blvd.
Beverly Hills, California
Edward S. Hart (1148)
Rm. 909, 100 W. Monroe St.
Chicago 3, Illinois
Gene J. Hartung (726)
1802 W. Center St.
Milwaukee 6, Wisconsin
Edward S. Haskell (1879)
1 Montgomery St.
San Francisco, California
•Mal Haughton, Jr. (141)
108 W. Bay St.
Jacksonville 2, Florida
•Mal Haughton, III (1606)
108 W. Bay St.
Jacksonville, Florida
Roy D. Haverstick (1397)
352 E. 47th St.
Chicago 15, Illinois
Alvin Hayman, Jr. (1536)
3150 Geary Blvd.
San Francisco 18, California
William G. Haynie (1793)
43 E. Central
Orlando, Florida
J. E. Headley (640)
315 E. Carson St.
Pittsburgh 19, Pennsylvania
•Alfred T. Hearin (1678)
302 Tampa St.
Tampa, Florida
•Jay L. Hearin (6)
P. O. Box 1456
Tampa 2, Florida
Robert P. Heasley (1824)
15 W. Washington St.
Orlando, Florida
S. M. Heasley (506)
Box 3511
Orlando, Florida
Joseph R. Heavey (1873)
225 Parsons Rd.
Syracuse, New York
•Ben Hecht (1019)
1680 N. Vine
Hollywood 28, California
•J. J. Heflin, Jr. (387)
56 N. Main, Columbian Tower
Memphis, Tennessee
Wilma C. Hefti (1833)
1818 Beauer Ave.
Des Moines, Iowa
Julius J. Heidacher (585)
1800 Beech Grove Drive
Cincinnati 2, Ohio
Bert W. Heims (1590)
1005 Grand Ave.
Kansas City, Missouri
Chester B. Heineck (1369)
Rm 1321, 411 N. 7th St.
St. Louis 1, Missouri
Thomas C. Helmly (698)
7 Bull St.
Savannah, Georgia
Harry B. Helmsley (538)
60 E. 42nd St.
New York 10, New York
Gilbert Henry (1081)
903 N. 7th St.
Kansas City 10, Kansas
Henri P. Henry (286)
1321 Connecticut Ave. N. W.
Washington 6, D. C.
Erwin A. Henschel (756)
4347 W. Fond du lac Ave.
Milwaukee 10, Wisconsin
•R. Edmund Herzig (1473)
524 B St.
San Diego 1, California
Louis J. Hess (682)
150 Hillside Ave.
Hillside, New Jersey
James Hesson (1100)
1150 Springfield Ave.
Irvington, New Jersey
Roy C. Hestwood (1521)
18923 W. Seven Mile Rd.
Detroit 19, Michigan
George B. Hetrick (957)
53 N. Duke St.
Lancaster, Pennsylvania
Herbert E. Hetzler (1431)
411 N. Seventh St.
St. Louis, Missouri
•Robert B. Hewes (1294)
521 Welsh St.
Chester, Pennsylvania
Amos G. Hewitt (402)
205 Church St.
New Haven 10, Connecticut

HEWITT

James A. Hewitt (1323)
1720 Eye St. N. W.
Washington 6, D. C.
•Roy A. Heymann (112)
215 S. Broad St.
Philadelphia 6, Pennsylvania
•Roy A. Heymann, Jr. (753)
215 S. Broad St.
Philadelphia 6, Pennsylvania
Kenneth C. Hicks (1633)
1505 W. Morse Ave.
Chicago, Illinois
•Robert E. Hickman (1186)
203 W. 9th St.
Wilmington, Delaware
John R. Higgins (1208)
Room 1506, 10 S. LaSalle St.
Chicago 3, Illinois
John T. Higgins (1819)
841 Miami Road
P. O. Box 4579
Jacksonville, Florida
•Will H. Higgins (414)
21 S. Pauline St.
Memphis 1, Tennessee
•Robert T. Highfield (287)
1406 M St. N. W.
Washington 5, D. C.
John T. Hilborn (974)
309 W. Jackson Blvd.
Chicago 6, Illinois
•Clinton P. Hill (1651)
45 Milk St.
Boston, Massachusetts
•John I. Hill (1741)
103 Texas Natl. Bank Bldg.
Houston 2, Texas
La Moine Hillers (717)
231 N. Lincoln Ave.
Hastings, Nebraska
Jacob Hirschhorn (1006)
850 Broad St.
Newark 2, New Jersey
Harold Hobbs, Jr. (1766)
122 N. Mulberry St.
Muncie, Indiana
•Bert Hodges, Jr. (1106)
P. O. Box 972
Oklahoma City 2, Oklahoma
Charles A. Hodlmair (1541)
680 Lee St.
Des Plaines, Illinois
Frank J. Hoffman (1774)
1801 Main St.
Houston, Texas
Frederick H. Hoffmann (595)
1 Union Square
Elizabeth 4, New Jersey
Maynard R. Hokanson (1459)
23 E. Ohio St.
Indianapolis, Indiana
Victor H. E. Hokanson (1398)
105 W. Madison
Chicago 40, Illinois
•Kent Holen (1522)
328 Plymouth Bldg.
Minneapolis, Minnesota
M. Jeffery Holbrook (933)
321 S. W. 4th Ave.
Portland 4, Oregon
Richard E. Holl (1313)
318–24 Kearny St.
San Francisco, California
Horace C. Holland (1302)
Radio Bldg., P. O. Box 1159
Anniston, Alabama
•J. E. Hollenbeck (94)
108 S. Olive Ave.
West Palm Beach, Florida
•F. Walter Holly (998)
30 West Monroe
Chicago 3, Illinois
David A. Holmes (1504)
1722 L St., N. W.
Washington, D. C.
•H. P. Holmes (63)
802 Auto-Owners Bldg.
607 Shelby St. at Congress
Detroit 26, Michigan
Marvin C. Holmes (843)
412 Fairfax Bldg.
Kansas City 5, Missouri
Henry T. Holsman (78)
1461 E. 57th St.
Chicago 37, Illinois
Charles E. Hoover (551)
1316 Fidelity Trust Bldg.
Balto, Maryland
Robert L. Hope, Jr. (1476)
644 Central Ave.
St. Petersburg 5, Florida
Ralph T. Horn (575)
19 Congress St.
Boston 9, Massachusetts
Walter G. Hornack (1544)
200 Fidelity Bldg.
Benton Harbor, Michigan
Samuel Hornstein (767)
P. O. Box 1488
Savannah, Georgia
A. A. Horsfeldt (1701)
2108 N. E. 41st Ave.
Portland, Oregon
Philip E. Horton (1608)
3180 Sheridan Rd.
Chicago 14, Illinois
Herbert R. Houghton (394)
12 East 41 St.
New York 17, New York
W. B. Houghton (1136)
1418 H St. N. W.
Washington 5, D. C.
•E. Wesley Housman (1500)
1525 E. 14th St.
San Leandro, California
Elmer G. Houston (684)
360 Springfield Ave.
Summit, New Jersey
W. Edson Huegel (492)
821 Bloomfield Ave.
Montclair, New Jersey
Robert J. Huller (847)
8811 Whipps Mill Rd.
Lyndon, Kentucky
Harvey L. Humphrey (1505)
925–15th St. N. W.
Washington, D. C.
•Howard F. Humphries (326)
#2 Mass. Ave., N. W.
Washington 2, D. C.
•Robert A. Humphries (1506)
#2 Mass. Ave., N. W.
Washington 2, D. C.
Carleton Hunneman (362)
19 Congress St.
Boston, Massachusetts
John A. Hunt (1480)
Belleville Natl. Bank Bldg., Rm. 204
Belleville, Illinois
Jack E. Huntsberger (1214)
2404 W. 7th St.
Los Angeles, California
Charles H. Hurley (289)
5931 Chinquapin Pkwy.
Baltimore 12, Maryland
James Hurst (1363)
351 California St.
San Francisco 4, California
Edward C. Hustace (1561)
1082 Ala Moana Blvd.
Honolulu 14, Hawaii
Carl R. Hyken (1839)
903 McGee
Kansas City, Missouri

I

E. F. Ireland (554)
511 Traction Bldg.
Cincinnati, Ohio
David R. Isen (830)
1737 H St., N. W.
Washington, D. C.

J

Edgar E. Jackson (940)
Austin Savings Bldg.
Austin, Texas
•C. Gordon Jackson, Jr. (1494)
4505 North Central Expressway
Dallas, Texas
Francis H. Jacob (788)
718 N. Homewood Ave.
Pittsburgh 8, Pennsylvania
•Jack Jacobson (1364)
368 Bush St.
San Francisco, California
•Robert W. Jahn (1138)
1746 E. Sunrise Blvd.
Ft. Lauderdale, Florida

Donald D. James (215)
431 S. Woodward Ave.
Birmingham, Michigan
Harry C. James (1053)
9 W. 9th St.
Shawnee, Oklahoma
Meredith H. James, Jr. (1250)
307 M & M Bldg.
Houston, Texas
Robert Jemison, Jr. (131)
2105 Third Ave., N.
Birmingham 3, Alabama
Byron Jenkins (32)
4803 Atlantic Ave. Ventnor
Atlantic City, New Jersey
•Archibald G. Jennings (860)
1571 Sherman Ave.
Evanston, Illinois
•Francis W. Jester (1057)
9 E. 12th St.
Wilmington, Delaware
•Ralph L. Jester (313)
209 Fleming Bldg.
Des Moines 9, Iowa
Alvin W. Johnson (1489)
5112 Nicholas
Omaha 2, Nebraska
C. Harry Johnson (52)
Packard Bldg.
Philadelphia 2, Pennsylvania
•Carl R. Johnson (1794)
1206 West Lawrence Avenue
Chicago, Illinois
Clifford W. Johnson (934)
414 Public Service Bldg.
Portland 4, Oregon
David V. Johnson (1112)
1040 Sterick Bldg.
Memphis, Tennessee
Geo. C. Johnston, Jr. (866)
75–08 Roosevelt Ave.
Jackson Heights, New York
•George W. Johnston (1754)
414 Olive Way, Times Square
Seattle, Washington
James C. Johnston (153)
1333 Majestic Bldg.
Detroit 26, Michigan
•O. B. Johnston (1107)
1300 S. Main St.
Tulsa, Oklahoma
Evan V. Jones (876)
521 B. Street
San Diego, California
•George Ditson Jones (1071)
503 Times Bldg.
Long Beach 12, California
•Howard W. Jones (751)
1027 Enquirer Bldg.
Cincinnati 2, Ohio
Jack R. Jones (597)
Box 351
Arlington, Virginia
Kennard Jones (1353)
205 Hyde Bldg.
Spokane, Washington
Kenneth D. Jones (1688)
820 Ann St.
Homestead, Pennsylvania
Morgan Jones (810)
303 Enterprise Bldg.
Tulsa, Oklahoma
R. Roscoe Jones (1549)
301 McCallie Ave.
Chattanooga, Tennessee
•Stanton Jones (1305)
474 North Beverly Drive
Beverly Hills, California
Robert E. Jove (1564)
918 N. Cicero
Chicago, Illinois

K

•Frank S. Kadletz (244)
1038 S. Grand Ave.
Los Angeles, California
Charles Kahn, Jr. (1374)
1516 Locust St.
Philadelphia 2, Pennsylvania
Joseph J. Kahn (1818)
2000 P St., N. W.
Washington 6, D. C.
Teodoro Kalaw, Jr. (1258)
P. O. Box 137
Manila, Philippines
•George C. Karam (1745)
206–37th St.
Newport News, Virginia
Barney A. Karbank (1840)
922 Walnut St.
Kansas City, Missouri
Karl F. Kaserman (895)
1404 E. Ninth St.
Cleveland 14, Ohio
•Vincent R. Kauflin (1674)
3930 Lindell Blvd.
St. Louis 8, Missouri
John C. Kaufman (1224)
513 Gloucester St.
Brunswick, Georgia
S. Edwin Kazdin (182)
475 5th Ave.
New York 17, New York
•John G. Keck (114)
1622 N. Broad St.
Philadelphia 28, Pennsylvania
Samuel M. Keck (1445)
7028 Ridge Ave.
Philadelphia 28, Pennsylvania
David L. Keith (861)
Keith-Lee Farm
Eureka, Illinois
Harold W. Keller (236)
339 Robinhood Place
San Antonio 12, Texas
Thomas C. Keller (1576)
208 No. Delaware St.
Indianapolis, Indiana
E. T. Kelley (1742)
4810 Hazard St.
Houston, Texas
Herbert C. Kelly, Jr. (1778)
515 Land Title Bldg.
San Diego 1, California
•Edward W. Kellogg (592)
519 Marquette Ave.
Minneapolis 2, Minnesota
J. F. Kelly (1632)
418 Howe St.
Vancouver, B. C., Canada
E. Fred Kemner (190)
7319 Rising Sun Ave.
Philadelphia 11, Pennsylvania
•George W. Kemp, Jr. (805)
1750 E. 71st St.
Chicago 37, Illinois
Harold J. Kemp (946)
Walker Bank & Trust Co. Trust Dept.
Box 1169
Salt Lake City 10, Utah
Louie D. Kemp (813)
1921 First Ave., N.
Birmingham 3, Alabama
Luther H. Kendall (965)
1001 Genesee Bldg.
Buffalo, New York
•A. F. Kerns (424)
601 Union Planters Bank Bldg.
Memphis 3, Tennessee
•Vernon Louis Kerns (1205)
601 Union Planters Bank Bldg.
Memphis 3, Tennessee
B. R. Kerr (1603)
909 Government St.
Victoria, B. C., Canada
Trevor W. Kerr (1711)
300 Victoria Ave.
Westmount, Que., Canada
Robert E. Kershner (1172)
United Post Office Bldg., Rm. 302
Denver 1, Colorado
Earl S. Kester (1108)
519 Linden St.
Allentown, Pennsylvania
•Kenneth S. Keyes (5)
234 Biscayne Blvd.
Miami 32, Florida
Ormonde A. Kieb (300)
Bureau of Facilities, P. O. Dept.
Washington 25, D. C.
•Henry G. Kiggen (530)
1278 Beacon St.
Brookline 46, Massachusetts
George W. Kimball (1813)
205 Spreckels Bldg.
San Diego, California

KINGMAN

•Donald O. Kingman (584)
335 Broadway
New York 13, New York
H. P. Kipp (504)
1750 S. Redwood Rd.
Salt Lake City 1, Utah
Arthur S. Kirk (129)
507 9th St.
Des Moines 9, Iowa
Ben O. Kirkpatrick (356)
712 South Boston Ave.
Tulsa 19, Oklahoma
•Lewis Kitchen (714)
928 Grand Ave.
Kansas City, Missouri
•H. S. Kline (176)
154 W. State St.
Trenton 8, New Jersey
•Morton S. Kline (1014)
154 W. State St.
Trenton 8, New Jersey
Franklin G. Klock (1384)
385 E. Green
Pasadena 1, California
•Thomas B. Knowles (543)
624 17th St.
Denver 2, Colorado
Charles A. Kober, Jr. (1432)
1304 Ambassador Bldg.
St. Louis 1, Missouri
Richard Jay Kohan (1614)
3800 N. Lake Shore Drive
Chicago, Illinois
Stanton Kolb (1507)
1237 Wisconsin Ave., N. W.
Washington, D. C.
•Andrew J. Konersmann (822)
624 17th St.
Denver 2, Colorado
Robert H. Kooper (1370)
1704 Douglas St.
Omaha, Nebraska
Morris Krakowsky (1631)
3615 Kalsmon
Los Angeles, California
•Ferd Kramer (212)
30 West Monroe
Chicago 3, Illinois
•Sanford Krasner (493)
60 Park Pl.
Newark 2, New Jersey
Isabel Rheins Kress (729)
1008 N. Sixth St.
Milwaukee 3, Wisconsin
•William F. Kreutter (765)
510 United States Nat. Bk. Bldg.
Denver 2, Colorado
Raymond J. Krueger (1259)
6635 Delmar Blvd.
St. Louis 5, Missouri
•Roy H. Krueger (1076)
919 N. Michigan Ave., Rm. 212
Chicago 11, Illinois
•David Krugman (1490)
1330 Main Ave.
Clifton, New Jersey
William C. Kutz (853)
105 W. City Hall Ave.
Norfolk 10, Virginia
•Charles J. Kydd (1371)
23 S. Harrison
East Orange, New Jersey

L

Warren S. Lagerquist (1600)
1001 Pacific Ave.
Tacoma 2, Washington
Victor A. Lalli (1731)
48 Wall St.
New York 5, New York
Humphrey P. Lane (905)
3133 El Cajon Blvd.
San Diego, California
Arden O. Lannigan (1755)
Northern Life Tower
Seattle 1, Washington
•Richard L. Larimore (1538)
150 Andalusia Ave.
Coral Gables, Florida
Arthur J. Lariviere (1835)
25 West St.
Worcester, Massachusetts
•Harold Lassoff (1102)
545 E. 13th St.
New York 9, New York
•Eugene W. Lathrop (1581)
650–17th St.
Denver, Colorado
Louis L. Layton (1878)
City Hall, 3rd Fl.
Kansas City, Missouri
Thomas R. Lawing (1804)
413 S. Tryon St.
Charlotte, North Carolina
•John J. Lawler, Jr. (1124)
831 Frick Bldg.
Pittsburgh 19, Pennsylvania
•Harold Lazaroff (1433)
719 Chestnut St.
St. Louis 1, Missouri
Richard F. Leach (1411)
First & Main Sts.
Pueblo, Colorado
Lloyd W. Lee (1685)
134 N. Kings Hwy.
Alexandria, Virginia
•James C. Leeper (221)
1422 Chestnut St.
Philadelphia 2, Pennsylvania
Jules C. Lefebvre (1449)
414 E. Walnut St.
Green Bay, Wisconsin
E. J. Legg (573)
515½ Madison Ave.
Covington, Kentucky
Erwin J. Leitner (1381)
250 S. La Cienega Blvd.
Beverly Hills, California
Stanley M. Lemarie (734)
829 Union St.
New Orleans 12, Louisiana
Elmer W. Lentz (646)
Box 2054
Milwaukee 1, Wisconsin
Lyndon H. Lesch (1424)
111 W. Washington St.
Chicago, Illinois
•Henry M. Lesher (25)
58 N. Grove St.
East Orange, New Jersey
Walter C. Letson (1198)
407 Main St.
Metuchen, New Jersey
Vyrl W. Levan (620)
P. O. Box 55
Ness City, Kansas
Donald D. Lewis (1809)
650 S. Spring St.
Los Angeles, California
•Paul H. Lewis (1434)
6401 Manchester Ave.
St. Louis 10, Missouri
Bernard W. Ley (185)
1099 S. Main St.
Akron 1, Ohio
Denzil P. Liegerot (1420)
215 Shoreland Bldg.
Miami, Florida
J. R. Light (1629)
713 Georgia Ave.
Chattanooga, Tennessee
Borden Lilley (1291)
347 Bay St.
Toronto, Canada
•Paul R. Lilly, Jr. (1479)
120 W. Central Ave.
Valdosta, Georgia
Bernard L. Linder (1597)
1212 Mahoning Bank Bldg.
Youngstown, Ohio
Alexander A. Lindskog (983)
7 N. County
Waukegan, Illinois
•J. W. Lindsley, Jr. (784)
1209 Main St.
Dallas 2, Texas
•J. Norman Linton (1502)
624–17th St.
Denver, Colorado
J. A. Lippert (647)
208 E. Wisconsin St.
Milwaukee 2, Wisconsin
John H. Llewellyn (1752)
1012 Woodward Bldg.
Washington, D. C.
George E. Lochte (1137)
1700 Eye Street, N. W.
Washington 6, D. C.

Adolphus Newman Lockwood (172)
17 Main St.
Newton, New Jersey
•M. H. Loewenstern (1244)
Box 488
Amarillo, Texas
•Alfred London (1401)
276 Hobart St.
Perth Amboy, New Jersey
Clark L. Loomis (1616)
2106 N. Main St.
Santa Ana, California
William S. Lord (1730)
114 Second St., S. W.
Albuquerque, New Mexico
•Frank L. Lort (762)
1650 Broadway
Denver 2, Colorado
•Frank J. Luchs (4)
724 Fourteenth, N. W.
Washington 5, D. C.
Fred C. Luchsinger (1715)
629 S. Spring St.
Los Angeles, California
•Henry W. Ludman (1657)
335 Broadway
New York, New York
Y. T. Lum (1452)
1132 Maunakea St., P. O. Box 1876
Honolulu, T. H.
K. Ross Lutz (643)
915 Fifth Ave.
Huntington 1, West Virginia
W. A. Lutz (685)
109 Market St.
Durham, North Carolina
Charles T. Lynch (1851)
90 Broad St.
Charleston, South Carolina
John R. Lynch (1759)
723–20th St., N. W.
Washington, D. C.
William F. Lynes, Jr. (652)
31 Drayton Ave.
Savannah, Georgia
•Frank Lyngar (1175)
330 New England Bldg.
Topeka, Kansas
Robert L. Lyon (1077)
1937 E. 71st St.
Chicago 49, Illinois
Franklyn H. Lyons (1535)
105 Montgomery St.
San Francisco, California

M

M. H. Mabry (93)
Box 1320
Tampa 1, Florida
•Frank MacBride, Jr. (1072)
2101 Capitol Ave.
Sacramento 16, California
John J. MacDonald (413)
3701 N. Broad St.
Philadelphia 40, Pennsylvania
Earl M. Mackintosh (210)
Washington Bldg.
Washington 5, D. C.
Paul C. Maddox (272)
506 Standard Bldg.
Atlanta 3, Georgia
•John R. Maenner (1654)
808 City Natl. Bank Bldg.
Omaha, Nebraska
John G. Maguire (1209)
7366 Arlington Ave.
Richmond Heights 17, Missouri
T. R. Mahaffey (1820)
330 W. Forsyth St.
Jacksonville, Florida
•Thomas F. Maher, Jr. (355)
U. S. Highway 202
Basking Ridge, New Jersey
Joseph J. Malone (202)
459 S. Western Ave.
Los Angeles, California
Owen A. Mandeville (750)
364 Post Rd.
Larchmont, New York
Clark E. Mann (1450)
536 W. Wisconsin Ave.
Milwaukee 3, Wisconsin
•W. M. Mann (1158)
501 E. Capitol St.
Jackson 5, Mississippi
Frank B. Maring (1007)
Room 1124, 24 Commerce St.
Newark 2, New Jersey
J. William Markeim (43)
540 Cooper St.
Camden 2, New Jersey
J. William Markeim (43)
1625 Spruce St.
Philadelphia 3, Pennsylvania
Jefferson D. Marks (1666)
803-81 Madison Bldg.
Memphis, Tennessee
Lex Marsh (1628)
201 Wilder Bldg.
Charlotte, North Carolina
James M. Marshall (1857)
1939 Ivy Road
Charlottesville, Virginia
•F. B. Martin (745)
224 North 4th St.
St. Louis 2, Missouri
I. Maximilian Martin (1735)
15 N. 40th St.
Philadelphia 4, Pennsylvania
Jerome A. Martin (952)
2000 Lincoln Park W
Chicago 14, Illinois
•J. E. Martin (1571)
410 Cravens Bldg.
Oklahoma City, Oklahoma
•William J. Martin (473)
11 E. Chase St.
Baltimore 1, Maryland
Fred C. Marunde (1078)
721 Case St.
Evanston, Illinois
•Julius E. Marx (559)
604 Annex 1st Nat. Bk. Bldg.
Mobile 13, Alabama
•George R. Mason, Jr. (239)
P. O. Box 4637
Jacksonville 1, Florida
•Harry C. Mathes (1692)
650 Seventeenth St.
Denver, Colorado
•Stanley H. Mathis (1681)
403 N. Richardson
Roswell, New Mexico
Frank A. Matrunola (237)
6903 Fourth Ave.
Brooklyn 9, New York
Justin Matthews, Jr. (737)
227 Louisiana
Little Rock, Arkansas
William F. May (395)
212 Washington Ave.
Point Pleasant, New Jersey
•Carl A. Mayer (49)
1515 First Natl. Bank Bldg.
Cincinnati 2, Ohio
Allen Mayo (1572)
237 Mayo Bldg.
Tulsa, Oklahoma
•William McAinsh, Jr. (916)
1200–15th St., N. W.
Washington 5, D. C.
•John W. McCallie (1446)
206 W. Clinch Ave.
Knoxville, Tennessee
George A. McCanse (1467)
314 Winkler Dr.
Houston 17, Texas
•Jack J. McCarthy (1682)
1027 Enquirer Bldg.
Cincinnati, Ohio
John F. McCarthy (1867)
6806 Indianapolis Blvd.
Hammond, Indiana
James E. McClain (1655)
514 Landis Ave.
Vineland, New Jersey
Reid J. McClatchy (912)
809 J St.
Sacramento 3, California
J. Sheridan McClees, Jr. (1272)
215 N. Charles St.
Baltimore 1, Maryland
Bernard V. McCready (1720)
215 West 8th St.
Wilmington, Delaware
•R. K. McCurdy (868)
6001 Center Ave.
Pittsburgh 6, Pennsylvania

McDANIEL

H. L. McDaniel (1425)
1914 Colfax
Evanston, Illinois

Durward McDonald, Jr. (1248)
1201 W. Lamaster
Ft. Worth, Texas

•York McDonnell (1184)
Fifth & Main Sts. (S. W. Corner)
Cincinnati 2, Ohio

Norman O. McElvany (1849)
525 William Penn Place
Pittsburgh, Pennsylvania

John R. McGauley (1738)
720 Cherry St.
Chattanooga, Tennessee

David C. McGinnis (1455)
1507–21st St., Suite 106
Midtown Bldg.
Sacramento 14, California

James P. McGrath, Jr. (1300)
P. O. Box 167
El Paso, Texas

John C. McGrath (1853)
416 E. San Antonio St.
El Paso, Texas

Sidney L. McIlvain (550)
616 Washington St.
Reading, Pennsylvania

A. L. McKee (701)
Anderson Banking Co.
Anderson, Indiana

•John E. McKeever (1228)
401 Eig Bldg.
Silver Spring, Maryland

•Vernette C. McKenzie (1435)
6394 Delmar Blvd.
St. Louis, Missouri

Martin O. McKevitt (1511)
38 S. Dearborn St.
Chicago 3, Illinois

•William C. McLaughlin (1354)
360 Bloor St., East
Toronto 5, Canada

Thomas B. McMartin (975)
1807 Lincoln Park W.
Chicago 14, Illinois

O. H. McMillan (1263)
840 S. E. Miami Ave.
Miami, Florida

•J. Ward McPherson (578)
City Bond & Mortgage Co.
10th St. & Grand Ave.
Kansas City 6, Missouri

•Vincent T. Mead (418)
145 Sutter St.
San Francisco, California

Charles M. Medford (1760)
925–15th St.
Washington, D. C.

•Stephen L. Melnyk (1308)
6135 York Blvd.
Los Angeles 42, California

M. J. Melton (1602)
534–8th Ave., S. W.
Calgary, Edmonton, Canada

•Ed Mendenhall (467)
116 W. Washington St.
High Point, North Carolina

Owen Meredith, Jr. (1261)
1818 Broad St.
Tuscaloosa, Alabama

Taylor H. Merrill (1667)
19 W. S. Temple
Salt Lake City, Utah

F. William Mesloh (1848)
7th & Vine Sts.
Cincinnati 2, Ohio

•Herbert O. Metzger (793)
790 Broad St.
Newark 2, New Jersey

C. I. Meyers (339)
P. O. Box 4410
Portland 8, Oregon

George A. Meyers (229)
223 Fourth Ave.
702–03 Benedum Trees Bldg.
Pittsburgh 19, Pennsylvania

Hugh C. Michels (1686)
105 W. Madison St.
Chicago, Illinois

•Sam Michelson (1180)
719 Chestnut St.
St. Louis 1, Missouri

Curtis M. Middlebrook (204)
10 N. Main St.
West Hartford, Connecticut

•Bertram B. Miller (80)
261 N. Broad St.
Elizabeth 3, New Jersey

•B. O. Miller (40)
606 S. Hill St.
Los Angeles, California

•Clifford V. Miller (13)
1394 Beacon St.
Brookline, Massachusetts

Clinton R. Miller (632)
180 S. High St.
Akron 8, Ohio

•Elliott S. Miller (23)
317 North 11th St.
St. Louis 1, Missouri

E. W. Miller (517)
309–312 Masonic Bldg.
Erie, Pennsylvania

•Henry S. Miller, Jr. (1247)
1712 Commerce St.
Dallas 1, Texas

Marlin Miller (369)
1733 Southwood Ave.
South Bend 15, Indiana

W. C. Miller (1551)
213 Browder St.
Dallas, Texas

Robert A. Mills (1821)
2014 Arcadia Place
Jacksonville, Florida

Norman A. Minchew (877)
206 N. First St.
Jacksonville Beach, Florida

Isidor Mintz (535)
539 Kearny Ave.
Kearny, New Jersey

•William I. Mirkil (67)
123 S. Broad St.
Philadelphia 7, Pennsylvania

•Everett B. Mitchell (1207)
1215 Westwood Blvd.
Los Angeles 24, California

•Fred B. Mitchell (856)
1405 6th Ave.
San Diego, California

Harry A. Moehring (378)
1560 E. 48th St.
Brooklyn 21, New York

Edward H. Moffatt (1347)
The First Nat'l. Bank Trust Dept.
Fort Worth, Texas

•Arthur F. Mohl (1634)
73 W. Monroe
Chicago 3, Illinois

Edward H. Molteni (431)
154 Sutter St.
San Francisco, California

•E. D. Montgomery (1444)
1912 N. Main St.
Dayton 5, Ohio

•Frank E. Montgomery (1740)
305 W. 15th St.
Austin, Texas

Allen R. Moore (1620)
120 S. King St.
Honolulu, Hawaii

•Charles D. Moore (1054)
118 E. 8th St.
Chattanooga 2, Tennessee

•Donald F. Moore (880)
7748 S. Ashland Ave.
Chicago 20, Illinois

•E. Tennyson Moore (1635)
2451 Bellflower Blvd.
Long Beach, California

Hal W. Moore (1762)
309 W. Forsyth St.
Jacksonville, Florida

•Hudson Moore, Jr. (823)
1624 Tremont Pl.
Denver 2, Colorado

Robert M. Moore (1797)
4740 Mt. Vernon
Wichita, Kansas

•W. Max Moore (789)
1644 California St.
Denver 2, Colorado

Chester A. Moores (265)
421 S. W. 6th St.
Portland 4, Oregon

•Henry W. Morgan, Jr. (567)
202 Southern Bldg.
Washington 5, D. C.

L. Allen Morris (1619)
1326 Alfred I. duPont Building
Miami 32, Florida

John W. Morris (1191)
410 Morris Bldg.
Baltimore 1, Maryland

Richard B. Morris (925)
4 Cazenovia
Buffalo, New York

T. Miller Morris (1187)
101 Eighth St.
Augusta, Georgia

*George R. Morrison (60)
1650 Broadway
Denver 2, Colorado

Kay Q. Morrow, Jr. (1795)
3145 W. 63rd St.
Chicago, Illinois

Harry V. Moser (333)
173 Newkirk St.
Jersey City, New Jersey

James A. Moses (1677)
100 Bush St.
San Francisco, California

*Henry M. Moss (1310)
913–8th St.
Sacramento, California

Hunter Moss (1040)
Morris Bldg.
Baltimore 1, Maryland

Harland L. Mossman, Jr. (1098)
3170 Davenport St.
Omaha, Nebraska

*John Mowbray (922)
4810 Roland Ave.
Baltimore 10, Maryland

*Albert J. Moye (1393)
624–17th St.
Denver, Colorado

Ruth E. Mueller (757)
745 N. Plankinton Ave.
Milwaukee 3, Wisconsin

Albert B. Mullenix (976)
6915 Knox Ave.
Lincolnwood, Illinois

Arthur F. Mumper (1501)
3675 Eighth St.
Riverside, California

Flew Murphy (1478)
488 Cherry St.
Macon, Georgia

Thad E. Murphey (570)
488 Cherry St.
Macon, Georgia

*Joseph C. Murray (1753)
724–14th St., N. W.
Washington, D. C.

*William W. Murray (820)
300 First National Bldg.
San Diego, California

Albert A. Murrer (899)
518 Frick Bldg.
Pittsburgh 19, Pennsylvania

David Muskat (1695)
529–41st Street
Miami Beach, Florida

Charles R. Myers, II (24)
12 N. Seventh St.
Camden 2, New Jersey

N

Walter A. Nash (193)
2010 Packard Building
Philadelphia 2, Pennsylvania

*Louis J. Nass (301)
58 Park Pl.
Newark 2, New Jersey

Harvey I. Nedeau (294)
896 Jefferson St.
Muskegon 14, Michigan

Darrell T. Neighbors (1307)
817 Security Bldg.
Long Beach 2, California

*David Neiswanger (124)
330 New England Bldg.
Topeka, Kansas

*Richard L. Nelson (404)
73 W. Monroe St.
Chicago 3, Illinois

W. E. Nelson (638)
8 E. Long St.
Columbus 15, Ohio

Ben B. Neuhaus (1270)
403 Texas National Bank Bldg.
Houston 2, Texas

Charles B. Neuman (1314)
1450 Broadway
Oakland, California

John M. Neustaedter (1010)
83 E. Westfield Ave.
Roselle Park, New Jersey

Ellwood S. New (421)
6 Ames Ave.
Rutherford, New Jersey

George S. Newton (1808)
1531 Tower Ave.
Superior, Wisconsin

*Wm. T. Neyland (999)
Box 557
Corpus Christi, Texas

William T. Nicholson (1325)
1011–20th St., N. W.
Washington 6, D. C.

John B. Nicrosi (1860)
P. O. Box 181
Montgomery 1, Alabama

*Harold L. Niles (500)
1278 Beacon St.
Brookline 46, Massachusetts

*L. F. Niles (1085)
1278 Beacon St.
Brookline 46, Massachusetts

Leemon W. Nix (1492)
Medical Building, Suite 110
Utica Sq.
Tulsa, Oklahoma

Charles H. Noble, Jr. (1744)
821 Morningside Drive
San Antonio, Texas

Frank W. Nolan (1254)
The Nat'l. Bank of Commerce of Seattle
2nd & Spring Sts.
Seattle, Washington

*Robert C. Nordblom (12)
50 Congress St.
Boston 9, Massachusetts

*Rodger P. Nordblom (1519)
50 Congress St.
Boston 9, Massachusetts

Arnold Norman (461)
6 E. 11th St.
Kansas City 6, Missouri

Richard L. Noyes (1454)
6605 Hollywood Blvd., Suite 210
Hollywood 28, California

Virginius H. Nusbaum (724)
148 Granby St.
Norfolk 10, Virginia

David Nussbaum (1789)
207 Clark Bldg.
Jacksonville, Florida

*C. Armel Nutter (74)
509 Cooper St.
Camden 2, New Jersey

*Harold P. Nutter (166)
509 Cooper St.
Camden 2, New Jersey

O

*Walter Oertly (451)
274 Madison Ave.
New York City 13, New York

*Edward T. Offutt, Jr. (327)
724 Fourteenth St., N. W.
Washington 5, D. C.

Herman C. Offutt (699)
15 Island Ave.
Aurora, Illinois

*John Ogden (1122)
1234 N. Prospect
Milwaukee 2, Wisconsin

Robert J. Ogden (501)
1400 Lake Shore Drive, S. E.
Grand Rapids 2, Michigan

Frank S. O'Hara (437)
40–10 82nd St.
Jackson Hts., New York

Rudolph G. Ohlson (977)
38 S. Dearborn St.
Chicago 3, Illinois

Robert S. O'Keefe (1094)
310 Ward Parkway
Kansas City 2, Missouri

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Carl E. Olin (1512)
919 N. Michigan Ave.
Chicago 11, Illinois
J. Clifford Olson (758)
12207 W. Potter Rd.
Wauwatosa, Wisconsin
Charles H. Olswang (1255)
2nd & Spring Sts.
Seattle, Washington
Russell T. O'Malley (1281)
1501 W. Lafayette Blvd.
Detroit 16, Michigan
Harvey D. O'Neil (1855)
The Nat'l. Bank of Commerce
of Seattle
2nd and Springs Streets
Seattle, Washington
•Edmond F. O'Neill (1598)
810 East St.
Pittsburgh 12, Pennsylvania
John T. Orpin (1582)
811–15th Street
Washington, D. C.
H. Parker Osment (498)
2026 Third Ave., N.
Birmingham 3, Alabama
Norman Ostrow (486)
880 Bergen Ave.
Jersey City, New Jersey
W. R. Otis (908)
820 Rhodes-Haverty Bldg.
Atlanta, Georgia
Thomas J. O'Toole (1568)
4530 Gravois Ave.
St. Louis, Missouri
•Ralph D. M. Otto (1318)
1624 Tremont Place
Denver 2, Colorado
•Frank C. Owens (7)
521 Grant Bldg.
Atlanta 3, Georgia

P

•Francis W. Paddock (1202)
85 E. Gay St.
Columbus 15, Ohio
•Floyd S. Padgett (611)
19 E. Pikes Peak
Colorado Springs, Colorado
•M. J. Padgett (1421)
41 Forsyth St., N. W.
Atlanta, Georgia
•Robert Padgett (1390)
19 E. Pikes Peak
Colorado Springs, Colorado
•Arthur H. Padula (1284)
81-A Mt. Vernon Place
Newark 6, New Jersey
•Billy J. Paletou (1577)
810 Poydras St.
New Orleans, Louisiana
•J. Wallace Paletou (371)
810 Poydras St.
New Orleans, Louisiana
L. F. Pallardy (558)
Box 1952
Tampa 1, Florida
John S. Palmer (1493)
248 Madison Ave.
Memphis, Tennessee
Robert E. Palmer (1550)
304 Hickman Bldg.
Memphis, Tennessee
Charles D. Palo (1558)
1305 So. Elm
Denver, Colorado
Robert Parke (1048)
66 Niagara St.
Buffalo 2, New York
•Cyrus A. Parker (978)
2440 E. 75th St.
Chicago 49, Illinois
King E. Parker, Jr. (1474)
1638 Main St.
Walnut Creek, California
Kenneth A. Parmelee (862)
400 Progress Court
Gary, Indiana
T. Chester Parsons (657)
1120–12th Ave.
Altoona, Pennsylvania
Seymour Paskow (1160)
800 McCarter
Newark 5, New Jersey
•Richard D. Paul (1770)
23 N. Fourth St.
Columbus, Ohio
Harold C. Payne (721)
226 Barker Bldg.
Omaha, Nebraska
•R. D. Payne (852)
118 E. 8th St.
Chattanooga 2, Tennessee
Raymond D. Payne, Jr. (1703)
118 E. 8th St.
Chattanooga 2, Tennessee
•J. Baldwin Pearson (1719)
114 State St.
Bridgeport, Connecticut
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813 Chestnut St.
St. Louis, Missouri
Charles V. Perrett (885)
46 E. Michigan Ave.
Battle Creek, Michigan
Vincent J. Perrot (1104)
303–6 Coml. Natl. Bldg.
Muskogee, Oklahoma
U. J. W. Peters, Jr. (1015)
P. O. Box 1244
Panama City, Florida
Charles E. Peterson, Jr., (1525)
200 Farnam Bldg.
Omaha, Nebraska
Eldon T. Peterson (1355)
4 Montgomery St.
San Francisco, California
Lloyd M. Peterson (680)
224 Aquila Court
Omaha, Nebraska
•Kenneth W. Peth (1117)
575 Colman Bldg.
Seattle 4, Washington
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900 Wilshire Blvd.
Los Angeles 17, California
•Charles E. Pfister (1516)
662 Ohio St.
Terre Haute, Indiana
Ruth E. Pfleger (1683)
1210 Edison Bldg.
Toledo, Ohio
•Charles H. Phillips, Jr. (1530)
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Richmond, Virginia
Russell F. Phillips (398)
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Detroit 26, Michigan
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Philadelphia 7, Pennsylvania
Gid J. Pillow (1021)
756 S. Broadway
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•George J. Pipe (1179)
2066 Penobscot Bldg.
Detroit 26, Michigan
•Mark H. Piper, Jr. (659)
910 Genesee Bank Bldg.
Flint 3, Michigan
Alfred A. Plamann (1691)
18 E. Colorado Ave.
Colorado Springs, Colorado
Albert Plantan (1653)
3810 Princeton Ave.
Minneapolis 16, Minnesota
Frank T. Pleimann (1728)
510 Locust St.
St. Louis, Missouri
•Max Ploeger, Jr. (658)
111 S. Murphy St.
Dallas 2, Texas
John F. Plunkett (1301)
7220 Kelly St.
Pittsburgh 8, Pennsylvania
•Walter P. Pocock (769)
1137 East Camelback Rd.
Phoenix, Arizona

*Geo. D. Poe (1256)
210 Jones Bldg.
Tacoma, Washington
Frank A. Poggi (694)
P. O. Box 1135
Mobile, Alabama
Russel A. Pointer (1462)
612 First Savings & Loan Bldg.
Saginaw, Michigan
*Donald T. Pomeroy (184)
327 Montgomery St.
Syracuse 2, New York
Nathan Poole (277)
1417-K St., N. W.
Washington 6, D. C.
Harry E. Pople (306)
420 Perry Highway, West View
Pittsburgh 29, Pennsylvania
*E. A. Porter, Jr. (1426)
1014 N. Second St.
Monroe, Louisiana
*William J. Porter, Jr. (157)
1000 Prudden Bldg.
Lansing 16, Michigan
Charles A. Post (742)
840 S. E. Miami Ave.
Miami, Florida
Hugh Potter, Jr., (1552)
P. O. Box 13155
Houston 19, Texas
Carlos W. Powelson (1423)
28 Fox St.
Aurora, Illinois
William C. Powell
5122 Cape May Ave.
San Diego 7, California
*John H. Pressfield (1697)
149th St. & Third Ave.
Bronx, New York
*Leslie M. Price (921)
6826 Stony Island Ave.
Chicago 49, Illinois
*Leslie M. Price, Jr. (1036)
6826 Stony Island Ave.
Chicago 49, Illinois
*Ralph D. Price (1277)
10 S. LaSalle St.
Chicago 3, Illinois
Jimmie A. Proctor (1768)
813 Broadway
Columbia, Missouri
*Thomas K. Procter (525)
57 Sutter St.
San Francisco 4, California
James L. Pryor (1693)
900 Franklin St.
Wilmington 6, Delaware
Alfred R. Puddy (1533)
1521 N. Wilton Place
Hollywood 28, California
William Pugh (116)
315 Montgomery Ave.
Merion, Pennsylvania
Arthur G. Pulis, Jr. (749)
405 Seventh Ave.
Newark 7, New Jersey
Alan M. Purling (1646)
444 Lake Shore Drive
Chicago, Illinois
*Edward G. Pyne (654)
1810 Massachusetts Ave.
Cambridge 40, Massachusetts

Q

*Albert Quell (590)
1420 Walnut St.
Philadelphia 2, Pennsylvania
Thomas P. Quinn (1278)
6127 N. Kirkwood
Chicago 3, Illinois

R

Merrill E. Raab (200)
710 E. Main St.
Richmond 19, Virginia
Albert C. Rachlin (521)
17 Academy St.
Newark 2, New Jersey
*Carl R. Rackow (954)
834 S. Oak Park Ave.
Oak Park, Illinois
C. Campbell Radcliff (1750)
281 Lisgar St.
Ottawa, Ont., Canada
Carl Ragsdale (542)
200 Temple Bldg.
Kansas City 6, Missouri
*John O. Randall, Jr. (1822)
108 W. Bay St.
Jacksonville, Florida
Roland Rodrock Randall (340)
1211 Chestnut St., Suite 900
Philadelphia 7, Pennsylvania
*Eugene M. Rankin (1559)
234 Biscayne Blvd.
Miami 32, Florida
Phillip W. Ransom (537)
234 North St.
Buffalo 2, New York
Leon A. Rapee (1407)
1195 71st St.
Miami Beach 41, Florida
*Alfred G. Rasor (1303)
2300 N. Central
Phoenix, Arizona
Richard E. Ray (1226)
P. O. Box 1515
Wichita 1, Kansas
Louise V. Raymond (1757)
413 Hibiscus Ave.
Palm Beach, Florida
*Philip M. Rea (245)
3725 Wilshire Blvd.
Los Angeles 5, California
*Leslie C. Read (653)
18 Brattle St.
Cambridge 38, Massachusetts
*Maurice G. Read (1018)
2101 Shattuck Ave.
Berkeley 4, California
*Carl B. Rechner (295)
1002 Walnut St.
Kansas City 16, Missouri
Warren A. Reeder, Jr. (1367)
260–165th St.
Hammond, Indiana
Louie Reese, Jr. (1453)
310 N. 21st St.
Birmingham, Alabama
Joseph M. Regan (1658)
15 E. 49th St.
New York, New York
Edward J. Reilly (1560)
327 N. E. First Ave.
Miami, Florida
Jules Reinauer (1460)
334 Kirby St.
Lake Charles, Louisiana
*Oscar F. Renz (1758)
804 Pine St.
St. Louis 1, Missouri
*Frank G. Reynolds (405)
500 N. Dearborn St.
Chicago 10, Illinois
Charles B. Rice (741)
18 Asylum St.
Hartford 3, Connecticut
Kenneth R. Rice (1578)
1000 Lake Shore Drive
Chicago, Illinois
*Lilyan A. Richards (722)
808 City Natl. Bank Bldg.
Omaha, Nebraska
*Benjamin A. Richardson (100)
1394 Beacon St.
Brookline, Massachusetts
Kenneth Richardson (607)
1822 Mount Diablo Blvd.
Walnut Creek, California
Leverne Richardson (1604)
409 Ridout St., North
London, Ontario, Canada
Harry P. Richter (850)
525 William Penn Pl., Rm. 1718
Pittsburgh 30, Pennsylvania
*Robert Ricks (811)
P. O. Box 791
Amarillo, Texas
Robt. N. Ridgely (1123)
121 S. Kentucky Ave.
Lakeland, Florida
Robert W. Rieckhoff (636)
111 E. Fourth St.
Cincinnati, Ohio
Harold J. Rieger (859)
Rm. 2072, 208 S. LaSalle St.
Chicago 4, Illinois
Jacob L. Rieser (549)
616 Washington St.
Reading, Pennsylvania

RIKER

I. Jerome Riker (888)
562 Fifth Ave.
New York 19, New York
•Paul H. Rittle (1472)
810 East St.
Pittsburgh 12, Pennsylvania
Paul R. Robbins (1239)
8 E. Long St.
Columbus 2, Ohio
Leonard H. Roberts, Jr. (1784)
1321 Conn. Ave., N. W.
Washington, D. C.
Myron C. Roberts (1565)
1440 Beacon St.
Brookline 46, Massachusetts
G. D. Robertson, Jr. (695)
Robertson Bldg.
Beverly Hills, California
•Jack Robertson (1276)
P. O. Box 1638
Atlanta, Georgia
Edward A. Robey (911)
7518 E. 14th St.
Oakland 3, California
Bert V. Robins (617)
209 S. State St., Rm. 1806
Chicago 4, Illinois
•Charles S. Robinson (1189)
209 S. LaSalle St.
Chicago 2, Illinois
Thomas G. Robinson (494)
26 Lackawanna Plaza
Montclair, New Jersey
Edward F. Rodgers (1626)
15 East 49th St.
New York, New York
Kenneth L. Rodgers (1858)
22 Evansway
Boston, Massachusetts
•Arthur J. Roehrig (1726)
530 Shelby St.
Detroit, Michigan
John H. Rogers (1763)
218 W. Adams St.
Jacksonville, Florida
Leon T. Rogers (21)
P. O. Box 486
Jackson 5, Mississippi
John W. C. Rook-Green (1292)
42 Leadale Ave.
Toronto 17, Canada
Gilbert W. Root (1562)
P. O. Box 2041
Honolulu, Hawaii
Robert R. Root (1464)
202 S. 19th St.
Omaha, Nebraska
Daniel Rose (1845)
340 W. 58th St.
New York, New York
Abraham J. Rosenfeld (168)
709 Market St.
Camden 2, New Jersey
Edward Rosewater (194)
1523 Locust St.
Philadelphia 2, Pennsylvania
Donald B. D. Ross (1856)
530 Burrard St.
Vancouver, B. C., Canada
Irving C. Rubin (1591)
300 Lathrop Bldg.
Kansas City 6, Missouri
•E. W. Rudert (233)
711 Washington Rd.
Pittsburgh 28, Pennsylvania
Joseph F. Rule (1803)
840 W. 39th St.
Kansas City, Missouri
•Max A. Rush (980)
5708 N. Ridge Ave.
Chicago 40, Illinois
•Ralph R. Russ (1183)
362 Fifth Ave.
New York 1, New York
•Leslie B. Russell (1659)
60 E. 42nd St.
New York, New York
John S. Russell (1499)
1048 Valencia St.
San Francisco, California

S

Meyer H. Sachs (484)
5822 Forbes St.
Pittsburgh 17, Pennsylvania
•George W. Sandlin (941)
308 W. 15th St.
Austin, Texas
Frank C. Sandow (1862)
15th St. at Penn. Ave.
Washington, D. C.
•George W. Savage (1442)
Box 538
Albuquerque, New Mexico
•Jules Saxe (1388)
1222 Noriega St.
San Francisco 22, California
Leonard H. Scane (1481)
1021 Hull Terrace
Evanston, Illinois
Nicholas L. Schank (1563)
3331 N. Harlem Ave.
Chicago 13, Illinois
Ben Schlossberg (267)
900 Bergen Ave.
Jersey City 6, New Jersey
Arthur W. Schmad (1196)
316 Electric Bldg.
Omaha, Nebraska
Theodore S. Schmidt (1089)
7 N. Brentwood Blvd.
St. Louis 5, Missouri
Arthur C. Schneider (1436)
1008 Chestnut St.
St. Louis, Missouri
F. Irvin Schueler (1422)
4718 Greene St.
Augusta, Georgia
•Carlton Schultz (36)
218 B. F. Keith Bldg.
Cleveland 15, Ohio
•Walter M. Schultz (1356)
37 Lewis
Hartford, Connecticut
•Joseph P. Schwartz (1527)
37 E. Newman Springs Rd.
Red Bank, New Jersey
Sidney A. Schwartz (854)
951 Penn Ave.
Pittsburgh, Pennsylvania
Sidney M. Schwarz (1002)
28 N. Sussex St.
Dover, New Jersey
•Robert E. Scott (1283)
400 Westfield Ave.
Elizabeth, New Jersey
Norman C. Scudder (459)
3150 Penobscot Bldg.
Detroit 26, Michigan
J. Pollard Sealy, Jr. (1679)
623 Market St.
Shreveport, Louisiana
Grace Sebastian (1408)
2116 J St.
Sacramento, California
Roy C. Seeley (345)
824 Pacific Electric Bldg.
Los Angeles 14, California
•W. F. Seese (1416)
300 E. Las Olas Blvd.
Fort Lauderdale, Florida
George W. Seiler, Jr. (106)
511 Millburn Ave.
Short Hills, New Jersey
James C. Seiss (304)
1420 W. Allegheny Ave.
Philadelphia 32, Pennsylvania
Robert S. Selinger (1680)
3527 Broadway
Congress Bldg., Rm. 301-A
Kansas City 8, Missouri
•Richard J. Seltzer (117)
1422 Chestnut St.
Philadelphia 2, Pennsylvania
Eleanor Sepstead (1696)
2400 Kalakaua Ave.
Honolulu, Hawaii
Addison Sessions (283)
111 N. Grand Ave.
Okmulgee, Oklahoma
William J. Sexton (1297)
900 Wilshire Blvd.
Los Angeles 17, California
•Louis R. Seybold (1769)
808 City Natl. Bank Bldg.
Omaha, Nebraska
Charles T. Shakarjian (1285)
2506 Bergenline Ave.
Union City, New Jersey

Sol G. Sheldon (1266)
23 S. Harrison St.
East Orange, New Jersey
•Eleanore Sheley (1157)
17 W. 11th St.
Kansas City 6, Missouri
•Lawrence I. Shepard (1304)
2101 Shattuck Ave.
Berkeley 7, California
Don Sherer (1675)
2212 N. 15th Ave.
Phoenix, Arizona
Donald T. Sheridan (1513)
111 W. Washington
Chicago, Illinois
•Raymond K. Sheriff (509)
700 Victor Bldg.
Kansas City 6, Missouri
•Adrian B. Sherman (62)
801 Broad St.
Augusta, Georgia
Samuel S. Sherman (635)
700 Harter Bank Bldg.
Canton 2, Ohio
Richard B. Shipton (1871)
74 North Street
Pittsfield, Massachusetts
Murray R. Siegel (170)
32 Journal Square
Jersey City 6, New Jersey
•Prince A. Siler (1545)
910 Genessee Bk. Bldg.
Flint, Michigan
•Lee K. Silloway (18)
8th Floor Buhl Bldg.
Detroit 26, Michigan
Ralph J. Silverwood (700)
2107 E. 71st St.
Chicago 37, Illinois
James H. Simkins (1345)
Caine Realty & Mortgage Co.
Greenville, South Carolina
B. L. Simmons (1863)
1729–21st Street, N. W.
Washington 9, D. C.
David B. Simpson (189)
206 Alderway Bldg.
Portland 4, Oregon
Joseph C. Skinner (574)
15 Congress St.
Boston 9, Massachusetts
Theodore W. Slack (696)
Box 742 Riverside Station
Miami 35, Florida
•Winfree H. Slater (1116)
410 Virginia Bldg.
Richmond 19, Virginia
John K. Smathers (710)
1023 South Gaylord St.
Denver 9, Colorado
Charles C. Smith (1877)
206 W. Forsyth St.
Jacksonville, Florida
John E. Smith (1850)
155 Main St.
Pawtucket, Rhode Island
Mark A. Smith (1032)
605 Lincoln Rd.
Miami Beach, Florida
Robert A. Smith (1528)
16 E. Broad St.
Columbus, Ohio
William C. Smith (1583)
927–15th St., N. W.
Washington, D. C.
•W. Griswold Smith (1373)
114 N. Green St.
Greensboro, North Carolina
William H. Smith (1706)
151 S. Main St.
Salt Lake City, Utah
Clarence C. Smitherman (1704)
717 Georgia Ave.
Chattanooga, Tennessee
•Clinton B. Snyder (485)
61 Newark St.
Hoboken, New Jersey
•C. Bernard Snyder (1470)
61 Newark St.
Hoboken, New Jersey
John D. Snyder (1260)
4665½ Freedomway, West
Baltimore 13, Maryland
Maurice H. Sobell, Jr. (1486)
3112 Guardian Bldg.
Detroit 26, Michigan
Adolph N. Soell (1437)
4908 Delmar Blvd.
St. Louis, Missouri
C. Francis Solomon, Jr. (1806)
469 E. 3rd So. Street
Salt Lake City, Utah
•Howard M. Sonn (892)
4060 Broadway
New York 32, New York
Harry J. Sonz (1643)
1543 Washington Ave.
Miami Beach, Florida
Vincent N. Sottile (1376)
90 Broad St.
Charleston, South Carolina
Maurice R. Spear (183)
60 E. 42nd St.
New York 8, New York
Fred W. Speich (1385)
923 Tenth St.
Sacramento, California
•John S. Spencer (155)
416 Hammond Bldg.
Detroit 26, Michigan
•Waldemar Spliid (935)
212 Corbett Bldg.
Portland 4, Oregon
Alvah L. Spooner (1118)
918 Riverside Ave.
Spokane, Washington
Ralph E. Sprague (41)
181 State St.
Bridgeport 1, Connecticut
•Arnold J. Sprayman (1043)
Hacker Bldg.
Lansing 23, Michigan
Ralph G. Sprout (1358)
9700 W. Pico Blvd.
Los Angeles 35, California
•William E. Stagen (1689)
214 N. Canon Drive
Beverly Hills, California
Charles S. Stagg (1743)
616 Fannin St.
Houston, Texas
•C. S. Stallard (353)
280 N. Broad St.
Elizabeth 3, New Jersey
Henry N. Stam (985)
5 Colt St.
Paterson 1, New Jersey
Dorothy C. Stanbery (1465)
2374 Tremainsville Rd.
Toledo, Ohio
•Alton Stanford (1699)
502 N. Main St., Box 1850
High Point, North Carolina
Marshall C. Stanley (1234)
400 First National Tower
Akron 8, Ohio
•William R. Stanley (375)
20 W. 9th St. Bldg.
Kansas City 6, Missouri
George H. Stanton (436)
16 Church St.
Montclair, New Jersey
Whitney Staples (1584)
1519 Congress Bldg.
Miami, Florida
Harold C. Starkey (1601)
911 Pacific Ave.
Tacoma, Washington
•C. Rowland Stebbins (20)
622 N. Washington Ave.
Lansing 30, Michigan
Chester A. Steiner (1181)
Emmer Realty Co.
705 Chestnut St., Rm. 310
St. Louis 1, Missouri
L. H. Steinman (602)
232 N. Ludlow St.
Dayton 2, Ohio
Ray T. Sterling (1143)
1614 Washington Ave.
Miami Beach 39, Florida
Harold M. Stern (364)
602 Haas Bldg.
Los Angeles, California
•Ralph Stevener (673)
3658 W. Pine Blvd.
St. Louis 8, Missouri

STEVENS

Harry J. Stevens (81)
478 Central Ave.
Newark 7, New Jersey
O. Ellsworth Stevens (1649)
1261 E. Belvedere Ave.
Baltimore, Maryland
•James W. Stevenson, Jr. (547)
666 Washington Rd.
Pittsburgh 28, Pennsylvania
Edward S. Stimpson (532)
175 Albany St.
Cambridge 39, Massachusetts
Henry N. Stoltenberg (1831)
360 Sherwood Court
La Grange Park, Illinois
Allan Storms (1215)
760 S. Hill St.
Los Angeles 54, California
John K. Storr (1566)
U. S. Post Office Dept.
512 Nicollet Ave., 3rd Fl.
Minneapolis, Minnesota
William M. Stottlemyer (641)
1100 N. 9th St.
Reading, Pennsylvania
•Charles L. Strobeck (1725)
209 S. LaSalle St.
Chicago, Illinois
•James R. Struthers (1861)
650–17th St.
Denver 2, Colorado
•L. M. Studstill (144)
108 S. Olive Ave.
West Palm Beach, Florida
Ambrose Sullivan (732)
650 E. Green Tree Rd.
Milwaukee 7, Wisconsin
•Alexander Summer (47)
791 Queen Anne Rd.
Teaneck, New Jersey
Frank Sussler (1816)
36 Town St.
Norwich, Connecticut
Victor Swallow (1767)
3501 St. Paul St.
Baltimore 18, Maryland
•Robert N. Swan (1514)
1355 E. 53rd St.
Chicago, Illinois
Charles B. Swensen (1069)
283 Central Ave.
Jersey City, New Jersey
Samuel Swerdel (1775)
284 Amboy Ave.
Woodbridge, New Jersey
•Herbert F. Syford (754)
747 St. Helens Ave.
Tacoma, Washington

T

James M. Talcott (1134)
12341 Rebecca Lane
Santa Ana, California
Hilda F. Talenfeld (1712)
1436 Fifth Ave.
Pittsburgh, Pennsylvania
Oliver A. Talmage (1410)
4330 California St.
San Francisco 18, California
William Wright Tarney (711)
Penobscot Bldg., Suite 765
Detroit 26, Michigan
•Norman Tanzman (1232)
290 Hobart St.
Perth Amboy, New Jersey
Harry B. Tarr (1065)
835 Warrington Ave.
Pittsburgh, Pennsylvania
•R. Gordon Tarr (637)
312–1st Natl. Bank Bldg.
Cincinnati 2, Ohio
•George S. Tate (1166)
206 W. Clinch Ave.
Knoxville 2, Tennessee
Charles M. Taylor (280)
522–3–4 Pyramid Life Bldg.
221 W. Second St.
Little Rock, Arkansas
•Durand Taylor (274)
335 Broadway
New York 13, New York
•George A. Taylor, Jr. (1694)
101 E. Bay St.
Jacksonville, Florida
•Harry A. Taylor (2)
23 S. Harrison St.
East Orange, New Jersey
•J. C. Taylor (1111)
55 Long Lane
Upper Darby, Pennsylvania
•Morrison I. Taylor (1764)
101 East Bay St.
Jacksonville, Florida
Swep S. Taylor (792)
1701 Deposit Guar. Bank Bldg.
Jackson 5, Mississippi
Vernon E. Taylor (1676)
826 Garnet St.
San Diego, California
William F. Taylor (1382)
117 W. Ninth St.
Los Angeles 15, California
Arthur F. Texter (358)
720 Wood St.
Pittsburgh, Pennsylvania
Robert W. Thal (1790)
113 E. Forsyth St.
Jacksonville, Florida
•Morton G. Thalhimer (57)
1013 E. Main St.
Richmond 19, Virginia
Gus B. Thames (814)
60 St. Francis St.
Mobile 11, Alabama
A. A. Thiel (1022)
9774 Mountain Blvd.
Oakland 5, California
Felix T. Thoeren (1068)
8943 Wilshire Blvd.
Beverly Hills, California
•Rohland H. Thomssen (1836)
605 Minnesota Bldg.
St. Paul, Minnesota
Mary K. Thornton (1791)
2724 Park St.
Jacksonville, Florida
Benjamin Thorpe (649)
951 Penn Ave.
Pittsburgh 22, Pennsylvania
•James R. Thorpe (65)
519 Marquette Ave.
Minneapolis 2, Minnesota
William E. Tiffan (1832)
118 S. Madison Ave.
Peoria, Illinois
William H. Tilly (1379)
220 No. 21st Street
Birmingham 3, Alabama
Harry J. Tomlinson (1280)
8830 E. 10 Mile Rd.
Centerline, Michigan
R. J. Toomey (1663)
2634 N. E. 24th Ave.
Portland 12, Oregon
Ross L. Totten (568)
900 F St., N. W.
Washington 4, D. C.
E. Morgan Townsen (786)
700 Texas St.
Fort Worth, Texas
•Arthur S. Trace (739)
624–17th St.
Denver 2, Colorado
•Robert W. Trace (1618)
1624 Tremont Place
Denver, Colorado
•Clarence W. Treadwell (576)
1002 Lafayette Bldg.
Detroit 26, Michigan
H. H. Trice (800)
144 N. E. 2nd Ave.
Miami, Florida
Irving F. Truitt (689)
214 W. York St., P. O. Box 2004
Norfolk 10, Virginia
•Harold G. Tucker (887)
726 Broadway
Bayonne, New Jersey
•Fred Tuke (988)
914 Main St.
Cincinnati 10, Ohio
•Robert E. Tuke (1050)
914 Main St.
Cincinnati 10, Ohio
T. Douglas Tuomey, Jr. (1627)
111 Eighth Ave.
New York 11, New York
Clarence M. Turley (693)
1304 Ambassador Bldg.
St. Louis, Missouri

Cecil L. Turner (848)
826 Cravens Bldg.
Oklahoma City 7, Oklahoma
•Charles W. Turner (14)
65 Exchange St.
Lynn, Massachusetts
•J. Ed. Turner (1837)
221 West Pine St.
Hattiesburg, Mississippi
Lloyd E. Turner (1326)
600–7th St., S. W.
Washington 4, D. C.
•Morris W. Turner (1341)
11 W. 6th St.
Tulsa, Oklahoma
Thos. E. Turner, Jr. (879)
555 First St.
Macon, Georgia
Lloyd J. Twiss (1539)
1270 N. W. 90th St.
Miami, Florida

U

•James M. Udall (428)
1215 Westwood Blvd. at Wilshire
Los Angeles, California

V

Sydney M. Valentine (488)
16 Church St.
Montclair, New Jersey
Arthur B. Valladares (1792)
311 W. Ashley St.
Jacksonville, Florida
Enrique Valledor (1823)
219 N. E. 5th St.
Miami, Florida
John L. Van Buskirk (1747)
Main Post Office Dept.
Rm. 605
Portland, Oregon
•R. R. VandenHeuvel (1113)
310 Mills St.
El Paso, Texas
James O. Vandervoort (1359)
1269 Westwood Ave.
Los Angeles 24, California
A. W. Van Horn (580)
250 N. Broad St.
Elizabeth 3, New Jersey
•Henry C. Van Schaack (665)
624–17th St.
Denver 2, Colorado
•Arthur D. Van Winkle (1011)
24 Orient Way
Rutherford, New Jersey
•C. Porter Vaughan, Jr. (1351)
410 Virginia Bldg.
Richmond, Virginia
•W. J. Villarrubia (691)
812 Perdido St.
New Orleans, Louisiana
L. M. von Schilling, Jr. (1613)
14 N. King
Hampton, Virginia
Harry J. Vordermeier (1418)
2210 Oakland Park Beach Blvd.
Fort Lauderdale, Florida

W

John B. Wadsworth (668)
136 S. Main St.
Council Bluffs, Iowa
•R. B. Waggoman (1546)
111 Carlisle Blvd., S. E.
Albuquerque, New Mexico
Percy E. Wagner (348)
1001 Lake St.
Oak Park, Illinois
•F. Poche Waguespack (884)
812 Perdido St.
New Orleans 12, Louisiana
Harold E. Waldron (1485)
645 Hancock St.
Quincy 70, Massachusetts
•James R. Walker (1672)
208 E. Pikes Peak
Colorado Springs, Colorado
Richard F. Walker (1508)
100 W. Bay St.
Jacksonville, Florida
Glen H. Wallace (1796)
408 Flynn Bldg.
Des Moines 9, Iowa
Herman W. Walldorf (1739)
804 Cherry St.
Chattanooga, Tennessee
Edward J. Walsh (1414)
815 Eleventh St., N.W.
Washington 1, D. C.
•George R. Walsh (1732)
60 E. 42nd St.
New York 17, New York
•W. Vernon Walsh (787)
200 Pan American Bldg.
Brownsville, Texas
S. William Walstrum (174)
201 E. Ridgewood Ave.
Ridgewood, New Jersey
Eugene C. Walter (1427)
37 N. Meramec Ave.
Clayton 5, Missouri
•William Walters (247)
3923 W. Sixth St.
Los Angeles, California
•William A. Walters, Jr. (1132)
3923 W. 6th St.
Los Angeles, California
Loren H. Ward (1033)
214 N. Orange Ave.
Orlando, Florida
•Owen H. Ward (1409)
1804 J St.
Sacramento, California
Lloyd F. Ware (1865)
1400 N. W. 36th St.
Miami, Florida
Harold N. Warsawer (1372)
303 W. 42nd St.
New York 18, New York
•Morris Wasserman (1201)
274 Doctors Bldg.
Cincinnati, Ohio
•William A. P. Watkins (1037)
209 S. LaSalle St.
Chicago 2, Illinois
Warde D. Watson (1017)
P. O. Box 663
Bakersfield, California
•Theodore J. Weber (844)
6401 Manchester
St. Louis 10, Missouri
Randall K. Weeth (1594)
9330 Capital Ave.
Omaha 2, Nebraska
Harold B. Weinhold (1777)
4044 Wilshire Blvd.
Los Angeles, California
Daniel Weisberg (1086)
534A Blue Hill Ave.
Roxbury 21, Massachusetts
John B. Welch (924)
606 Natl. Bldg.
Minneapolis, Minnesota
Ross F. Welhof (1825)
7312 Central Ave.
St. Petersburg, Florida
•Walter H. Wendelin (740)
624–17th St.
Denver 2, Colorado
•Delbert S. Wenzlick (120)
3658 W. Pine Blvd.
St. Louis 8, Missouri
Lister B. Wernick (1520)
17 Pearl St.
Springfield, Massachusetts
Thomas J. Wesley, Jr. (1585)
40 S. Pryor St., S. W.
Atlanta, Georgia
Harvey B. Wesman (1003)
104 W. Jersey St.
Elizabeth, New Jersey
Albert H. Westendorf (1592)
1022 Trust Bldg.
Lincoln, Nebraska
Charles J. Whalen (981)
415 Fullerton Parkway
Chicago 14, Illinois
Edwin M. White (1540)
141 W. Jackson Blvd.
Chicago, Illinois
Lewis A. White (50)
17 Dixie Terminal Bldg.
Cincinnati 2, Ohio
Robert C. White (1815)
381 Farmington Ave.
Hartford, Connecticut

WHITE

V. L. White (761)
229 E. Wisconsin Ave., Room 301
Milwaukee 2, Wisconsin
*Wilson H. White (1154)
703 First Nat'l Bk. Bldg.
Ann Arbor, Michigan
*Loren L. Whitehead (982)
504 Talcott Bldg.
Rockford, Illinois
Paul H. Whitehead (1660)
362 Fifth Ave.
New York, New York
*Wade C. Whiteside (779)
219 Enterprise Bldg.
Tulsa, Oklahoma
Adelbert A. Whitford (986)
705 Park Ave.
Plainfield, New Jersey
Robert C. Whiting (1293)
65 St. Francis St.
Mobile, Alabama
C. Richard Whitney (1495)
49 King St., East
Kitchener, Ontario
Edwin Whitney (872)
% Hagle Investment Co.
134 S. Main St.
Salt Lake City, Utah
*Stewart Wicklin (1360)
1401 Sixth Ave.
San Diego 1, California
*Stewart Wight (1586)
202 Healey Bldg.
Atlanta, Georgia
R. Doug. Wilbor (1802)
212 W. Fourth St.
Joplin, Missouri
Arthur P. Wilcox (1210)
453 Washington St.
Boston 11, Massachusetts
*Henry J. Wilkins, Jr. (1338)
481 Broadway
Newburgh, New York
George W. Williams, III (1690)
500 Harbor Blvd.
Belmont, California
John H. Williams (910)
Room 300 Rowan Bldg.
456 S. Spring St.
Los Angeles 13, California
Lee Williams (1826)
4122–14th St., N. E.
Washington, D. C.
Melvin M. Williams (288)
Box 2281
Wichita 1, Kansas
Weyman Willingham (329)
549–1 Ave. N.
St. Petersburg, Florida
*Robert M. Willis (1217)
528 S. Nevada Ave.
Colorado Springs, Colorado
Boyd E. Wilson (893)
100 Fifth Avenue
New York 11, New York
Claude D. Wilson (1245)
305 W. 6th St.
Austin, Texas
Glen A. Wilson (505)
161 W. Wisconsin Ave.
Milwaukee 3, Wisconsin
George E. Wilson (1872)
1330 Baltimore Ave.
Kansas City, Missouri
Robert J. Wilson (1099)
3170 Davenport St.
Omaha, Nebraska
Thomas N. Wilson (548)
418 Berger Bldg.
Pittsburgh 19, Pennsylvania
Paul C. Wimbish (1145)
456–41st St.
Miami Beach 40, Florida
Joseph E. Wingfield (1349)
217–9th St.
Lynchburg, Virginia
*Stanley W. Winn (1727)
501 E. Capitol St.
Jackson, Mississippi
Loring Winsor (1315)
80 Post St.
San Francisco, California
*Carey Winston (569)
1723 Connecticut Ave., N. W.
Washington 9, D. C.
Arthur E. Wise (1029)
3620 S. W. 20th St.
Miami, Florida
Robert B. Witwer (1515)
P. O. Box 1259
Clearwater, Florida
*Louis Wolcott (633)
403 Second Natl. Bk. Bldg.
Akron 8, Ohio
Frederic L. Wolf, Jr. (538)
21 S. Orange Ave.
South Orange, New Jersey
George C. Wohlfarth (1785)
1321 Conn. Ave., N. W.
Washington, D. C.
J. B. Wood (379)
2747 Main St.
Buffalo 14, New York
F. Orin Woodbury (58)
711 E. South Temple St.
Salt Lake City 1, Utah
*Harry D. Woodward (1194)
2201 Grand Ave.
Kansas City, Missouri
*E. Randolph Wootton (808)
701 Cathedral St.
Baltimore 1, Maryland
*Richard V. Works (661)
823 Davis Bldg.
Dallas 1, Texas
*Milton M. Worsek (953)
4007 W. Lawrence Ave.
Chicago 30, Illinois
Edward B. Wright (1673)
1 N. Glebe Rd.
Arlington, Virginia
*Henry H. Wright (1509)
100 W. Bay St.
Jacksonville, Florida
Ruby M. Wright (1599)
1404 E. 42nd St.
Seattle 5, Washington
Madison E. Wulfing (1812)
1460 Webster St.
Oakland, California
*Wm. A. Wurst (1402)
N.W. Cor. Fourth & Walnut Sts.
Cincinnati 2, Ohio

Y

Benjamin Yarchin (1264)
634 Commonwealth Ave.
Newton Centre, Massachusetts
*Donald H. Yates (342)
1411 Fourth Ave. Bldg.
Seattle 1, Washington
Lloyd E. Yates (1269)
712 South Boston Ave.
Tulsa 19, Oklahoma
*Ruth C. Yelton (604)
618 Gunter Bldg.
San Antonio 5, Texas
Anne G. Young (591)
721 Miners Natl. Bank Bldg.
Wilkes-Barre, Pennsylvania
John Young, Jr. (489)
285 Bloomfield Ave.
Caldwell, New Jersey
Frank W. Yount (1415)
927–15th St., N.W.
Washington 5, D. C.

Z

Leonard J. Zehnbauer (48)
954–A Stuyvesant Ave.
Union, New Jersey
Harold F. Zieg (381)
581 E. Town St.
Columbus 15, Ohio
Ralph C. Ziegler (687)
803 Farmers Bank
Pittsburgh, Pennsylvania
*Howard E. Zimmerman (1647)
10 S. La Salle St.
Chicago, Illinois
W. M. Zuendt (187)
Bassett Tower Bldg.
El Paso, Texas
John F. Zurn (1640)
8675 La Mesa Blvd.
La Mesa, California
Frank J. Zuzak (1227)
207 Milam St.
Shreveport, Louisiana

THE 1958 DIRECTORY OF

Accredited Management Organizations

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The Meaning of the Term
Accredited Management Organization

PROPERTY OWNERS both large and small and, in particular, nonresident and institutional owners, have repeatedly voiced the need for a better method of selecting reputable and competent agents. The Institute of Real Estate Management recognized this need and developed a plan for meeting it. This plan is embodied in the Institute's procedure for designating as "Accredited Management Organizations" those management agencies which meet its established standards of ability and integrity. The Institute investigates, Accredits, and requires the continued adherence of its members to these standards for the benefit of the public.

The property owner can choose an Accredited Management Organization to manage his properties and be sure that:

The firm he has chosen is reputably engaged in the business of property management;

That it is operated by men experienced in property management;

That it is required by Institute rules to be protected by adequate fidelity bonds on all management employees;

That it is required by Institute rules to completely segregate its clients' funds in bank accounts separate from its own; and that at all times, these separate accounts contain 100 per cent of the funds due its clients;

That it receives no rebates or benefits incident to the client's business without the client's knowledge; and

That it advertises honestly.

Property owners may be sure the safest, most competent management firm is the firm behind the emblem—"AMO."

Geographical Roster of Accredited Management Organizations

The Institute of Real Estate Management designates as an "Accredited Management Organization" any management agency which meets its established standards of ability and integrity which are:

1. It shall be reputably engaged in the business of property management in the locality in which it operates;
2. Its management policies and techniques shall be established by individuals who are experienced and qualified in property management;
3. It shall agree to cover all money handling, accounting, and disbursement personnel by proper and adequate fidelity bonds;
4. It shall agree to segregate the funds of its clients, at all times, from those of the organization by deposit in a separate bank account which shall always contain 100 per cent of the funds of every client;
5. It shall not receive a commission, rebate, discount, or other benefit without the client's knowledge;
6. It shall not make any misleading or inaccurate representation to the public;
7. It shall have a Certified Property Manager in an executive position relating to its property management activities;
8. It or one of its principals shall be a member of a local board, or an Individual Member, of the National Association of Real Estate Boards.

Listed below the Accredited Management Organizations are Certified Property Managers associated with these firms.

ALABAMA

MOBILE

Foreman & Foreman, Inc. ..... 56 St. Francis St.
Clyde W. Foreman

Julius E. Marx, *Realtor* ..... 604 Annex First Natl. Bank Bldg.
Harold M. Ellis; Julius E. Marx

ARIZONA

PHOENIX

James G. Bowen, *Realtor* ..... 106 N. Second Ave.
James G. Bowen

Pocock-Engler & Co., *Realtors* ... 1137 E. Camelback Rd.
Walter P. Pocock

O'Malley Investment & Realty Co. . 1802 N. Central Ave.
Alfred G. Rasor

ARKANSAS

LITTLE ROCK

Conner, Baldwin & Farris ..... 518 Exchange Bldg.
Warren Baldwin; E. Cornelius Conner; Jack Farris

CALIFORNIA

BERKELEY

Mason-McDuffie Co. ..... 2101 Shattuck Ave.
Maurice G. Read; Lawrence I. Shepard

BEVERLY HILLS

The Beaumont Co. ..... 8652 Wilshire Blvd.
Henry G. Beaumont; Robert E. Harrison

George Elkins Company ..... Beverly Dr. at Santa Monica Blvd.
George W. Elkins; Stanton Jones

Stagen Property Management, Inc., 214 N. Canon Drive
William E. Stagen

HOLLYWOOD

The Ben Hecht Co. ..... 1680 N. Vine St.
Robert A. Crane; Ben Hecht

LONG BEACH

Rex L. Hodges Realty Co. ..... 408 E. First St
George H. Getz

George Ditson Jones .... Times Bldg., 215 American Ave.
George Ditson Jones

Moore Realty ..... 2451 Bellflower Blvd.
E. Tennyson Moore

LOS ANGELES

W. Ross Campbell Co. ..... 712 S. Spring St.
Clem S. Glass

Coldwell, Banker & Company ..... 900 Wilshire Blvd.
Louis J. Pfau, Jr.; William J. Sexton

F. W. Kadletz & Co. ..... 1038 S. Grand Ave.
Frank S. Kadletz

Melnyk Property Mgmt. Co. ..... 6135 York Blvd.
Stephen L. Melnyk

Philip M. Rea Company ..... 3725 Wilshire Blvd.
Philip M. Rea

James M. Udall, Inc. .. 1215 Westwood Blvd. at Wilshire
Everett B. Mitchell; James M. Udall

William Walters Company ..... 5923 W. Sixth St.
William Walters; William Walters, Jr.

OAKLAND

Coldwell, Banker & Company ..... 425-15th St.
Ralph O. Arnesen

SACRAMENTO

MacBride Realty Company ..... 2101 Capitol Ave.
Frank MacBride, Jr.

Moss & Moss Realtors ..... 913-8th St.
Henry M. Moss

Williams, Bowker & Ward, Inc. ..... 1804 J St.
Owen H. Ward

SAN DIEGO

Curtis Coleman Co. ..... 204 Bank of America Bldg.
Curtis Coleman

O. W. Cotton Co. ..... 524 B St.
John Cotton; O. W. Cotton; R. Edmund Herzig

Percy H. Goodwin Company..300 First Natl. Bank Bldg.
Josiah Collins; Ewart W. Goodwin; William W. Murray; Peter H. Peckham
Fred B. Mitchell Co.....1401 Sixth Ave.
Fred B. Mitchell; Stewart Wicklin; John F. Zurn

SAN FRANCISCO

Buckbee Thorne & Co.....145 Sutter St.
Manuel K. Hall; Vincent T. Mead
Coldwell, Banker & Company.....57 Sutter St.
Thomas K. Procter
Property Management Company..... .85 Post St.
Lloyd D. Hanford; Lloyd D. Hanford, Jr.
Saxe Realty Company.....1222 Noriega St.
Jules Saxe
Trevor & Co.....368 Bush St.
Charles F. Gibson; Jack Jacobson

SAN LEANDRO

Harlow E. Scribner, Inc.....1525 E. Fourteenth St.
E. Wesley Housman

COLORADO

COLORADO SPRINGS

Padgett Realty Co.....19 E. Pikes Peak Ave.
Floyd S. Padgett; Robert Padgett
The Baker Realty Co.....511 North Tejon St.
W. Lee Baker
The Sun Realty Co.....127 E. Pikes Peak Ave.
Frank Cotten, Jr.; Frank Cotten, III
Walker & Co.....208 E. Pikes Peak Ave.
James R. Walker
The Willis Agency.....528 S. Nevada Ave.
Robert M. Willis

DENVER

Ambrose-Williams & Company.....1740 Broadway
E. W. Ambrose; C. V. Coleman
The D. C. Burns Realty & Trust Co..Burns Vault Bldg.
Howard A. Bishop
The Walter S. Cheesman Realty Company..... ..
1624 Tremont Pl.
John Evans, Jr.; Frank B. Freyer, II; Hudson Moore, Jr.; Ralph D. M. Otto; Robert W. Trace
V. J. Dunton Realty Company.....
402-10 Midland Savings Bldg.
V. J. Dunton; Kenneth H. Gay
Garrett-Bromfield & Company.....650—17th St.
Alden H. Brown; Van Holt Garrett; Van Holt Garrett, Jr.; Eugene W. Lathrop; Harry C. Mathes; James R. Struthers
Moore Realty Company.....1644 California St.
W. Max Moore
Morrison and Morrison, Inc.....1650 Broadway
Roy E. Gerringer, Jr.; Frank L. Lort; George R. Morrison
The Frederick R. Ross Investment Company.....
510 U.S. Natl. Bank Bldg.
William F. Kreutter
Van Schaack & Company.....624—17th St.
Gordon M. Carlson; Colin C. Couper; E. Sanford Gregory; Thomas B. Knowles; Andrew J. Konersmann; J. Norman Linton; Albert J. Moye; Arthur S. Trace; Henry C. Van Schaack; Walter H. Wendelin

PUEBLO

Steel City Investment Co.....125 E. Abriendo Ave.
Charles E. Berry; D. P. Ducy

CONNECTICUT

BRIDGEPORT

Baldwin Pearson & Co., Inc.....114 State St.
J. Baldwin Pearson

HARTFORD

M. J. Neiditz & Company, Inc.....37 Lewis St.
Walter M. Schultz

NEW HAVEN

James D. Kaufman.....152 Temple St.
Louis A. Dixon

DELAWARE

WILMINGTON

Arnold Goldsborough .....9 E. Twelfth St.
Arnold Goldsborough; Francis W. Jester
C. J. Harris, Inc.....409 S. Maryland Ave.
Calvin J. Harris, Jr.
Emmett S. Hickman Co.....203 W. Ninth St.
Robert E. Hickman

DISTRICT OF COLUMBIA

WASHINGTON

Wm. Calomiris Investment Corp....1012-17th St., N. W.
W. Donald Calomiris
A. S. Gardiner & Co.....1631 L St., N. W.
Corbin D. Fletcher
Koones & Montgomery, Incorporated.....
201 Southern Bldg.
Plater T. Gedney; Henry W. Morgan, Jr.
Mount Vernon Mortgage Corporation.1406 M St., N.W.
Robert T. Highfield
Shannon & Luchs Company....724 Fourteenth St., N.W.
Frank J. Luchs; Joseph C. Murray; Edward T. Offutt, Jr.
A. C. Houghton & Son, Inc. .....1418 H St., N.W.
W. B. Houghton
Walker & Dunlop, Inc.....1200-15th St., N. W.
D. Page Cornwell; William McAinsh, Jr.
The Carey Winston Co....1723 Connecticut Ave., N.W.
Carey Winston

FLORIDA

CORAL GABLES

Larry Larimore, Inc., Realtor.....150 Andalusia Ave.
Richard L. Larimore

FORT LAUDERDALE

Carl G. Harding.....1771 E. Sunrise
Carl G. Harding
Seese Realty.....300 E. Las Olas Blvd.
W. F. Seese
Sun Realty.....1746 E. Sunrise Blvd.
Robert W. Jahn

JACKSONVILLE

Norman C. Edwards & Son.....1814 Hendricks Ave.
Norman C. Edwards; Stuart W. Edwards
Mal. Haughton, Jr., Co.....108 W. Bay St.
Mal Haughton, Jr.; Mal Haughton, III; John O. Randall, Jr.
Reese, Mason & Richardson Co.....
317 W. Ashley St., P. O. Box 4637
George R. Mason, Jr.
Stockton, Whatley, Davin & Co.....100 West Bay St.
Richard F. Walker; Henry H. Wright
Morrison I. Taylor, Inc.....101 E. Bay St.
George A. Taylor, Jr.; Morrison I. Taylor

MIAMI

The Keyes Company.....234 Biscayne Blvd.
A. T. Beckwith; Donald E. Boerema; John H. Cheatham, Jr.; Michael A. Conlon; Herbert Eayrs; Kenneth S. Keyes; Eugene M. Rankin

MIAMI BEACH

George J. Bertman Associates, Inc...940 Lincoln Road
George J. Bertman

ORLANDO

Frank S. Crebs.....511-512 Metcalf Bldg.
Frank S. Crebs
Stockton, Whatley, Davin & Co....101 E. Colonial Drive
James E. Atkinson

TAMPA

Jay Hearin, Inc., *Realtors*.....302 Tampa St.
Alfred T. Hearin; Jay L. Hearin

WEST PALM BEACH

Studstill & Hollenbeck, Inc.....108 S. Olive Ave.
J. E. Hollenbeck; L. M. Studstill

GEORGIA

ATLANTA

Adams Cates Company.....201 Hurt Bldg.
Alvin B. Cates
Draper-Owens Co.....521 Grant Bldg.
Frank C. Owens
J. H. Ewing & Sons.....65 Forsyth St., N.W.
Morris M. Ewing
Rankin-Whitten Realty Company.....
141 Carnegie Way, N.W.
Jack Robertson
Sharp-Boylston Company.....39-41 Forsyth St., N.W.
M. J. Padgett
Ward Wight Realty Company.....202 Healey Bldg.
Stewart Wight

AUGUSTA

Sherman and Hemstreet, Inc.....801 Broad St.
Adrian B. Sherman

SAVANNAH

Dotson Realty Company.....112 W. Congress St.
Robert J. Dotson

VALDOSTA

The Lilly Company, Inc.....P. O. Box 753, Castle Park
Paul R. Lilly

ILLINOIS

CHICAGO

Browne & Storch, Inc.....919 N. Michigan Ave.
William S. Everett; Roy H. Krueger
J. Beidler Camp & Co.....546 N. Washington Blvd.
J. Beidler Camp; Raymond J. Greenwald
Downs, Mohl & Company.....73 W. Monroe St.
James C. Downs, Jr.; Arthur F. Mohl; Richard L. Nelson
Draper and Kramer, Incorporated.....
33 W. Washington St.
Abram L. Alcorn; J. A. Burbach; F. Walter Holly; Ferd Kramer; Cyrus A. Parker
First Realty Company.....39 S. LaSalle St.
Robert B. Bell
Hagstrom & Company.....5127 W. Devon Ave.
Adolph W. Hagstrom
Long-Kogen, Inc.....6945 N. Clark St.
Willard B. Allen
McKey & Poague, Inc.....1750 E. 71st. St.
George W. Kemp, Jr.
Donald F. Moore, Incorporated...7748 S. Ashland Ave.
Donald F. Moore
Leo Price & Son.....10 S. LaSalle St.
Ralph D. Price; Howard E. Zimmerman
Leslie M. Price.....6826 Stony Island Ave
Leslie M. Price; Leslie M. Price, Jr.
Frank G. Reynolds & Co.....500 N. Dearborn St
Frank G. Reynolds
M. A. Rush Realty Company.....5708 N. Ridge Ave.
Max Albert Rush
Sudler & Company.....209 S. LaSalle St.
Charles S. Robinson; Charles L. Strobeck; William A. P. Watkins
Swan-Lorish, Inc.....1355 E. 53rd St.
James J. Carroll; Robert N. Swan
Wirtz, Haynie & Ehrat, Inc.....3180 Sheridan Rd
Philip E. Horton; John S. Pemberton
Milton M. Worsek & Co.....4007 W. Lawrence Ave.
Milton M. Worsek

EVANSTON

Quinlan and Tyson, Inc.....1571 Sherman Ave.
Frank B. Foster; Archibald G. Jennings

OAK PARK

C. E. Rackow & Company.....834 S. Oak Park Ave.
Carl R. Rackow

PEORIA

Commercial National Realty Company.....
118 S. Madison Ave.
William W. Elsesser; William E. Tiffan

ROCKFORD

J. B. & Loren L. Whitehead.....504 Talcott Bldg
Loren L. Whitehead

IOWA

DES MOINES

Jester & Sons.....209 Fleming Bldg.
Ralph L. Jester

KANSAS

TOPEKA

Neiswanger Company, Inc.....330 New England Bldg.
Frank Lyngar; David Neiswanger

KENTUCKY

LOUISVILLE

Goodman & Hambleton, Incorporated .....
Sixth Fl. Louisville Tr. Bldg.
Harry W. Goodman; Robert S. Goodman

LOUISIANA

MONROE

E. A. Porter Realty Co.....P. O. Box 2692
E. A. Porter, Jr.

NEW ORLEANS

J. Wallace Paletou, Inc.....810 Poydras St.
J. Wallace Paletou; Billy J. Paletou
Reinauers Real Estate.....334 Kirby St.
Jules Reinauer
Waguespack, Pratt, Inc.....812 Perdido St.
W. J. Villarrubia; F. Poche Waguespack

MARYLAND

BALTIMORE

W. Burton Guy & Co., Inc.....11 E. Chase St.
William B. Guy; William J. Martin
The Maryland Management Co.....4810 Roland Ave.
Norman F. Gorsuch; John M. Mowbray
E. Randolph Wootton & Company....5203 Roland Ave.
E. Randolph Wootton

SILVER SPRING

Eig & McKeever, *Realtors*.....401 Eig Bldg.
John E. McKeever

MASSACHUSETTS

BOSTON

Boston Management Corp.....8 Newbury St.
Joseph F. Duhamel; Basil Gavin
Hill Management Corp.....45 Milk St.
Clinton P. Hill
Nordblom Company.....50 Congress St.
Francis J. Burke; Robert C. Nordblom; Rodger P. Nordblom

BROOKLINE

Clifford V. Miller, Inc.....1394 Beacon St.
Clifford V. Miller; Benjamin A. Richardson
Niles, Inc.....1278 Beacon St.
James M. Bowler; Henry G. Kiggen; Harold L. Niles; L. F. Niles; Leslie C. Read

CAMBRIDGE

Harry A. Gilbert, Inc.....1810 Massachusetts Ave.
Harry A. Gilbert; Howard H. Gilbert; Edward G. Pyne

LYNN

Harry T. Turner Co.....65 Exchange St.
Charles W. Turner

SPRINGFIELD

Henry M. Clark Company.....270 Worthington St.
Henry M. Clark

MICHIGAN

ANN ARBOR

Wilson White Co.....703 First Natl. Bldg.
Wilson H. White

DETROIT

L. A. Ewald, Inc.....220 W. Congress St.
George C. Ewald
H. P. Holmes, Inc.....
802 Auto-Owners Bldg., 607 Shelby St. at Congress
H. P. Holmes; John S. Spencer
Lambrecht Kelly Company.....530 Shelby St.
Kenneth Draper; Arthur J. Roehrig
Leonard P. Reaume Co.....2066 Penobscot Bldg.
George J. Pipe
Silloway & Co.....840 Buhl Bldg.
Lee K. Silloway
C. W. Treadwell Company.....1002 Lafayette Bldg.
Clarence W. Treadwell
Homer Warren & Company.....600 Dime Bldg.
Clifford E. Aikin; Howard Bliss

FLINT

Piper Realty Company.....910 Genesee Bank Bldg
Mark H. Piper, Jr.; Prince A. Siler

LANSING

Advance Realty Company.....622 N. Washington Ave.
C. Rowland Stebbins
Edward G. Hacker Company.....Hacker Bldg
Edward G. Hacker; Edward T. Hacker; Arnold J. Sprayman
Porter Realty Co.....1000 Prudden Bldg.
William J. Porter, Jr.

MINNESOTA

MINNEAPOLIS

Thorpe Bros., Inc.....519 Marquette Ave.
Kent Holen; Edward W. Kellogg; James R. Thorpe

ST. PAUL

Clapp-Thomssen Company.....605 Minnesota Bldg.
William H. Clapp; Rohland H. Thomssen, Jr.
H. & Val J. Rothschild, Inc.....503 Guardian Bldg.
Lloyd A. Fisher

MISSISSIPPI

HATTIESBURG

J. Ed. Turner, *Realtor*.....221 W. Pine St.

JACKSON

Wortman & Mann, Inc.....501 E. Capitol St.
H. W. Mann; Stanley W. Winn

MISSOURI

KANSAS CITY

David W. Childs, Inc.....400 Victor Bldg.
David W. Childs
City Bond & Mortgage Company..Tenth & Grand Aves.
Fred B. Brady, Jr.; J. Ward McPherson
Charles F. Curry Real Estate Company.....
20 West 9th St. Bldg.
Charles F. Curry; Harold E. Denney; William R. Stanley
Leo Eisenberg & Co.....
Suite 1002, Twelfth & Walnut Bldg.
Leo Eisenberg
Lewis Kitchen Realty Co.....928 Grand Ave.
Lewis Kitchen
John A. Moore & Company, Inc.....700 Victor Bldg.
Raymond K. Sheriff
Hardy Phoenix Company.....17 West Eleventh St.
Thomas C. Bourke; Eleanore Sheley
Carl B. Rechner & Associates.....1002 Walnut St.
William C. Haas; Carl B. Rechner
Shryock Realty Co.....200 Victor Bldg., 6 W. 10th St.
H. W. Brown
Woodward & Company.....2201 Grand Ave.
Harry D. Woodward

ST. LOUIS

The Ralph D'Oench Company.....3930 Lindell Blvd.
Ralph F. D'Oench; Vincent R. Kauflin
Dolan Company, *Realtors*.....6401 Manchester Ave.
Paul H. Lewis; Theodore J. Weber
Maginn-Martin-Salisbury, Inc.....721 Olive St.
Horace F. Grimm

Michelson Realty Company.....719 Chestnut St.
Harold Lazaroff; Sam Michelson
Rodemyer-Christel & Co.....804 Pine St.
Charles Christel; Oscar F. Renz
Real Estate Management Company..317 N. Eleventh St.
Elliott S. Miller
Wenzlick-Stevener & Co.....3658 W. Pine Blvd.
Warren E. Daniels; Ralph Stevener; Delbert S. Wenzlick

NEBRASKA

OMAHA

T. H. Maenner Co.....808 City Natl. Bank Bldg.
John R. Maenner; Lilyan A. Richards; Louis R. Seybold

NEW JERSEY

ATLANTIC CITY

Albert M. Greenfield & Co.....1616 Pacific Ave.
Rudolph J. Bushell
M. Sirota & Co.....412-414 Atlantic Ave.
Harry L. Cohen

BAYONNE

Tucker Management.....726 Broadway
Harold G. Tucker

CAMDEN

Nutter Mortgage Service.....509 Cooper St.
C. Armel Nutter; Harold P. Nutter

CLIFTON

Krugman & De Petro.....1330 Main Ave.
David Krugman

EAST ORANGE

Henry M. Lesher, *Real Estate*.....58 N. Grove St.
Henry M. Lesher
Frank H. Taylor & Son, Inc.....23 S. Harrison St.
Philip J. Bowers, II.; Charles J. Kydd; Sol G. Sheldon; Harry A. Taylor

ELIZABETH

Jersey Mortgage Company.....280 N. Broad St.
C. S. Stallard
B. B. Miller Management Company....261 N. Broad St.
Bertram B. Miller
R. E. Scott Co.....400 Westfield Ave.
Robert E. Scott

ENGLEWOOD

W. Gerould Clark, Inc.....67 N. Dean St.
W. Gerould Clark, Jr.

HACKENSACK

Frank A. Buono, Inc.....18 Johnson Ave.
Vincent A. Buono

HOBOKEN

C. B. Snyder Co., Inc.....61 Newark St.
Clinton B. Snyder; C. Bernard Snyder

NEWARK

Richard Abeles .....790 Broad St.
Herbert O. Metzger
David Cronheim .....39 Branford Pl.
David Cronheim
Feist & Feist.....58 Park Place
Louis J. Nass
Arthur H. Padula.....81-A Mt. Vernon Pl.
Arthur H. Padula
Alexander Summer, Inc.....Raymond-Commerce Bldg.
Walter J. Gill

PERTH AMBOY

Jacobson & Goldfarb Co.....290 Hobart St.
Norman Tanzman
Margaretten & Company, Inc.....276 Hobart St.
Alfred London

PRINCETON

Edmund Cook & Company. 190 Nassau St.: P. O. Box 685
Edmund D. Cook

RED BANK

The Joseph P. Schwartz Agency.....
Joseph P. Schwartz 37 E. Newman Springs Rd.

RUTHERFORD

Van Winkle & Liggett.....24 Orient Way
Arthur D. Van Winkle

TEANECK

Alexander Summer, Inc.....
Queen Anne Rd., Cor. Cedar Lane
Alexander Summer

TRENTON

H. S. Kline & Co., Inc.....154 W. State St.
H. S. Kline; Morton S. Kline

NEW MEXICO

ALBUQUERQUE

Savage & Sganzini, Inc.....Box 538
George W. Savage
R. B. Waggoman Company.....111 Carlisle Blvd. S. E.
R. B. Waggoman

ROSWELL

Stanley H. Mathis.....403 N. Richardson
Stanley H. Mathis

NEW YORK

NEWBURGH

H. J. Wilkins, Inc.....481 Broadway
Henry J. Wilkins, Jr.

METROPOLITAN CITY OF NEW YORK

BOROUGH OF BRONX

J. Clarence Davies, Inc.....149th St. & Third Ave.
Harriet M. Bensley; John H. Pressfield
Steinmetz Borger, Inc.....1005 E. 180th St.
Charles S. Borger

BOROUGH OF MANHATTAN

Cushman & Wakefield, Inc......281 Madison Ave.
John C. Cushman, Jr.

James Felt & Company, Inc.....362 Fifth Ave.
Ralph R. Russ; Paul H. Whitehead

Walter L. Frank Management Corp.....600 W. 110th St.
Leo Birnbach

Albert M. Greenfield & Co.....521 Fifth Ave.
D. O. Morton

Harold Lassoff .....545 E. Thirteenth St.
Harold Lassoff

Walter Oertly Associates, Incorporated.....
Walter Oertly 274 Madison Ave.

Ruland & Benjamin-Earle & Calhoun, Inc.....
Samuel N. Benjamin 31 W. 46th St.

Sonn-Saalberg Co......4060 Broadway
Howard M. Sonn

Durand Taylor Company.....335 Broadway
Donald O. Kingman; Henry W. Ludman; Durand Taylor

SYRACUSE

Pomeroy Organization, Inc.....327 Montgomery St.
Donald T. Pomeroy

NORTH CAROLINA

GREENSBORO

Key Realty Co., Inc.....114 N. Greene St.
W. Griswold Smith

HIGH POINT

Curtis Smithdeal, Incorporated.....502 N. Main St.
Alton Stanford

Mendenhall-Moore, *Realtors*....116 W. Washington St.
Ed Mendenhall

OHIO

AKRON

The Howell-Viggers Corp.....403 Second Natl. Bldg.
Louis Wolcott

CINCINNATI

Robert A. Cline, Inc.....1027 Enquirer Bldg.
Emerson R. Boyd; Robert A. Cline; Howard W. Jones; George Haegele; E. J. Legg; Jack J. McCarthy

The Fifth Third Union Trust Co.....
N.W. Cor. Fourth & Walnut Sts.
Erwin C. Downing; Wm. A. Wurst

Theodore Mayer & Bro., Inc..1515 First Natl. Bank Bldg.
Carl A. Mayer; Morris Wasserman

Frederick A. Schmidt, Inc...S.W. Cor. Fifth & Main Sts.
York McDonnell

Walter H. Tarr & Son....312 First National Bank Bldg.
R. Gordon Tarr; John W. Boers

Fred Tuke & Son.....914 Main St.
Fred Tuke; Robert E. Tuke

CLEVELAND

Carlton Schultz Management, Inc..218 B. F. Keith Bldg.
Carlton Schultz

COLUMBUS

W. Lyman Case & Co.....23 N. Fourth St.
Ward C. Case; Richard D. Paul

Paddock Realty.....85 E. Gay St.
Francis W. Paddock

DAYTON

Sidney Eisenberger Realty Company....729 Grand Ave.
Sidney Eisenberger

Hammond Realty Co.....30 S. Jefferson St.
Maxine R. Hammond

Montgomery Realty .....1912 North Main
E. D. Montgomery

LIMA

The Michael-Fishel Co.....64½ Public Square
Leonard M. Fishel

TOLEDO

Blair Realty & Investment Co.....229 Tenth St.
Laurel G. Blair

OKLAHOMA

OKLAHOMA CITY

The Bond Rental Company.....410 Cravens Bldg.
J. E. Martin

Home Mortgage & Investment Co.....P. O. Box 972
James A. Harkins; Bert Hodges, Jr.

TULSA

Adams & Leonard.....1300 S. Main St.
O. B. Johnston

Crouch-Davisson-Mulhall.....810 First Natl. Bldg.
Kenneth Crouch; Dan J. Davisson

Whiteside & Grant.....219 Enterprise Bldg.
T. G. Grant; Wade C. Whiteside

OREGON

PORTLAND

Waldemar Spliid.....212 Corbett Bldg.
Waldemar Spliid

PENNSYLVANIA

ERIE

Hagmanns, *Realtors*.....10 E. Tenth St.
Rowena L. Hagmann

PHILADELPHIA

Frank G. Binswanger, Inc.....1420 Walnut St.
Frank G. Binswanger

Joseph J. & Reynold H. Greenberg, Inc.....
17th & Sansom Sts.
Reynold H. Greenberg

Albert M. Greenfield & Co.....Walnut and Juniper Sts.
Chester J. Cincotta; H. Walter Graves; Thomas C. Pillion

Heymann & Bro......215 S. Broad St.
Roy A. Heymann; Roy A. Heymann, Jr.

John G. Keck & Company.....1622 Broad St
John G. Keck

William I. Mirkil Co.....123 S. Broad St.
William I. Mirkil

Richard J. Seltzer, Inc.....1422 Chestnut St.
James C. Leeper; Richard J. Seltzer

PITTSBURGH

Arnheim & Neely, Inc. ..... Grant Bldg.
Stanley W. Arnheim

Fidelis Realty Co. ..... 3508 Fifth Ave.
Robert V. Erickson

J. J. Gumberg Co. ..... 427 Fourth Ave.
Joseph J. Gumberg

Kelly-Wood Real Estate Company ..... 6001 Center Ave., Cor. Hiland Ave.
R. K. McCurdy

Lawler & Co. ..... 831 Frick Bldg.
John J. Lawler, Jr.

Rittle-Rosfeld Company ..... 810 East St.
Edmond F. O'Neill; Paul H. Rittle

E. W. Rudert ..... 711 Washington Rd.
E. W. Rudert

Stevenson Williams Company ..... 666 Washington Rd.
James W. Stevenson, Jr.

UPPER DARBY

J. C. Taylor Co. ..... 55 Long Lane
Joseph C. Taylor

SOUTH CAROLINA

GREENVILLE

Alester G. Furman Co. ..... S. C. Natl. Bank Bldg.
Alester G. Furman, Jr.; Junius H. Garrison, Jr.

TENNESSEE

CHATTANOOGA

C. V. Brown & Bro. ..... 118 E. Eighth St.
Web C. Brown; Chas. D. Moore; R. D. Payne, Sr.; R. D. Payne, Jr.

Light Realty Company ..... 713 Georgia Ave.
J. R. Light

KNOXVILLE

Tate Realty Company ..... 206 W. Clinch Ave.
John W. McCallie; George S. Tate

MEMPHIS

Higgins Realty Company ..... 21 South Pauline St.
Will H. Higgins

Dave Dermon Co. ..... 104 Dermon Bldg.
H. D. Dermon

Percy Galbreath & Son, Inc. ..... 56 Columbian Mutual Tower Bldg.
W. D. Galbreath; John J. Heflin, Jr.

Hobson-Kerns Company, Inc. ..... 601 Union Planters Natl. Bank Bldg.
A. F. Kerns; Vernon L. Kerns

Edward Lemaster Company ..... Falls Bldg. Lobby
W. E. Althauser

J. D. Marks Realty Co. ..... 803-81 Madison Bldg.
J. D. Marks

TEXAS

AMARILLO

Askew & Brown, *Realtors* ..... Box 2369
J. Hal Brown

Hugo H. Loewenstern ..... Box 488
M. H. Loewenstern

Ricks-Maguire Realty Company ..... 1008 Harrison St.
Robert Ricks

AUSTIN

Geo. W. Sandlin ..... 308 W. 15th St.
George W. Sandlin; Frank E. Montgomery

BROWNSVILLE

W. Vernon Walsh Realty Company ..... 200 Pan American Bldg.
W. Vernon Walsh

CORPUS CHRISTI

W. M. Neyland Realty Company ..... Box 557
W. T. Neyland

DALLAS

Banks-Burney Company ..... 918 ICT Bldg.
J. A. Burney

C. C. Gallaway & Co. ..... 511 S. Ervay St.
Lawrence C. Gallaway

Gordon Jackson Realty Co. .. 4505 N. Central Expressway
C. Gordon Jackson

J. W. Lindsley & Company ..... 1209 Main St.
Otis M. Caskey; J. W. Lindsley, Jr.

Henry S. Miller Co. ..... 1712 Commerce St.
Henry S. Miller, Jr.

Chas. E. Turner Co. ..... 111 S. Murphy St.
Max Ploeger, Jr.

George W. Works ..... 823 Davis Bldg.
Richard V. Works

EL PASO

Eckford, & VandenHeuvel ..... 310 Mills St.
R. R. VandenHeuvel

HARLINGEN

Bahnman Company ..... 211 E. Harrison Ave.
H. W. Bahnman

HOUSTON

John I. Hill Co. ..... 103 Texas Nat'l Bank Bldg.
John I. Hill

LUBBOCK

J. W. Chapman & Sons ..... 3212-34th St.
John H. Chapman

SAN ANTONIO

A. H. Cadwallader, Jr. ..... 301 W. Commerce St.
A. H. Cadwallader, Jr.

Ruth C. Yelton ..... 618 Gunter Bldg.
Ruth C. Yelton

VIRGINIA

ALEXANDRIA

Monroe Development Corporation ..... 134 N. Kings Highway
Lloyd W. Lee

ARLINGTON

Pomponio Realty Co., Inc. ..... 2222 Wilson Blvd.
Anthony G. Denice

Walker & Dunlop, Inc. ..... 955 N. Monroe St.
Marvin M. France, Jr.

NEWPORT NEWS

Drucker & Falk ..... 131 Twenty-Sixth St.
Emanuel E. Falk

Virginia Realty Co. ..... 206-37th St.
George C. Karam

NORFOLK

Drucker & Falk ..... 7603 Bondale Ave.

Goodman-Segar-Hogan, Inc. ..... 600 Kresge Bldg.
Robert C. Goodman

RICHMOND

Alfred L. Blake & Sons, Inc......20 N. Eighth St.
Alfred L. Blake, Jr.

Pollard & Bagby, Inc.....1009 E. Main St.
Richard H. Bagby

Slater & Vaughan, *Realtors*.....410 Virginia Bldg.
Winfree H. Slater; C. Porter Vaughan, Jr.

Morton G. Thalhimer, Inc......1013 E. Main St.
H. R. Coates, Jr.; David E. Constine, Jr.; Charles H. Phillips, Jr.; Morton G. Thalhimer

WASHINGTON

SEATTLE

Burwell & Morford.....575 Colman Bldg.
Kenneth W. Peth

White & Bollard, Inc.....2333-3rd Ave.
E. Charles Ennett

Yates, Riley & MacDonald.....1411 Fourth Ave. Bldg.
Donald H. Yates

TACOMA

R. E. Anderson & Co., Inc.....747-49 St. Helens Ave.
H. F. Syford

Comfort, Davis & Blangy, Inc.....915 Pacific Ave.
Harry Blangy

Geo. D. Poe & Co.....210 Jones Bldg.
Geo. D. Poe

WEST VIRGINIA

HUNTINGTON

Watts Realty Company.....414 Eleventh St.
W. Roy Campbell

WISCONSIN

GREEN BAY

Barnard Corporation.....312 Cherry St.
Michael J. Barnard

MILWAUKEE

Arthur O. Buenger.....411 E. Madison St.
Arthur O. Buenger

Ogden & Co., Inc.....1234 N. Prospect Ave.
John Ogden

BRITISH COLUMBIA, CANADA

VANCOUVER

A. E. Austin, Ltd.....629 Hornby St.
E. R. Austin

Gillespie Investments, Ltd.....325 Howe St.
H. A. Gillespie

VICTORIA

Ker & Stephenson, Ltd.....909 Government St.
B. R. Ker

ONTARIO, CANADA

TORONTO

W. H. Bosley & Company.....27 Wellesley St. E.
Raymond Bosley; William H. Bosley

W. C. McLaughlin, Ltd.....360 Bloor St. E
W. C. McLaughlin

QUEBEC, CANADA

MONTREAL

Westmount Realties Co.....1367 Greene Ave.
W. Borden Empey; Albert T. Grimstead

HAWAII

HONOLULU

Cooke Trust Co., Ltd.....926 Fort St.
Aaron M. Chaney

Alphabetical Roster of Accredited Management Organizations

A

Richard Abeles
790 Broad St.
Newark 2, New Jersey

Adams Cates Company
201 Hurt Bldg.
Atlanta 6, Georgia

Adams & Leonard
1300 S. Main St.
Tulsa, Oklahoma

Advance Realty Company
622 N. Washington Ave.
Lansing 15, Michigan

Ambrose-Williams & Company
1740 Broadway
Denver 2, Colorado

R. E. Anderson & Co., Inc.
747-49 St. Helens Ave.
Tacoma, Washington

Arnheim & Neely, Inc.
Grant Bldg.
Pittsburgh 19, Pennsylvania

Askew & Brown, Realtors
Box 2369, 215 W. 9th Ave.
Amarillo, Texas

A. E. Austin, Ltd.
629 Hornby St.
Vancouver, B. C., Canada

B

Bahnman Company
211 E. Harrison Ave.
Harlingen, Texas

The Baker Realty Co.
511 North Tejon
Colorado Springs, Colorado

Banks-Burney Company
918 ICT Bldg.
Dallas, Texas

Barnard Corporation
312 Cherry St.
Green Bay, Wisconsin

The Beaumont Co.
8652 Wilshire Blvd.
Beverly Hills, California

George J. Bertman Associates, Inc.
940 Lincoln Road
Miami Beach, Florida

Frank G. Binswanger, Inc.
1420 Walnut St.
Philadelphia 2, Pennsylvania

Blair Realty & Investment Co.
229 Tenth St.
Toledo 2, Ohio

Alfred L. Blake & Sons, Inc.
20 N. Eighth St.
Richmond 19, Virginia

The Bond Rental Company
410 Cravens Bldg.
Oklahoma City 2, Oklahoma

W. H. Bosley & Company
27 Wellesley St., E.
Toronto 5, Canada

Boston Management Corp.
8 Newbury St.
Boston, Massachusetts

James G. Bowen, Realtor
106 N. Second Ave.
Phoenix, Arizona

Browne & Storch, Inc.
919 N. Michigan Ave.
Chicago 11, Illinois

C. V. Brown & Bro.
118 E. 8th St.
Chattanooga 2, Tennessee

Buckbee Thorne & Co.
145 Sutter St.
San Francisco 4, California

Arthur O. Buenger
411 E. Mason St.
Milwaukee, Wisconsin

Frank A. Buono, Inc.
18 Johnson Ave.
Hackinsack, New Jersey

The D. C. Burns Realty & Trust Co.
Burns Vault Bldg.
Denver 2, Colorado

Burwell & Morford
575 Colman Bldg.
Seattle 4, Washington

C

A. H. Cadwallader, Jr.
301 W. Commerce St.
San Antonio, Texas

Wm. Calomiris Investment Corp.
1012-17th St., N. W.
Washington, D. C.

J. Beidler Camp & Co.
546 N. Washington Blvd.
Chicago 2, Illinois

W. Ross Campbell Co.
712 South Spring St.
Los Angeles 14, California

W. Lyman Case & Co.
23 N. Fourth St.
Columbus, Ohio

J. W. Chapman & Sons
3212-34th St.
Lubbock, Texas

The Walter S. Cheesman Realty Company
1624 Tremont Place
Denver 2, Colorado

David W. Childs, Inc.
400 Victor Bldg.
Kansas City 6, Missouri

City Bond & Mortgage Company
Tenth & Grand Aves.
Kansas City 6, Missouri

Clapp-Thomssen Company
605 Minnesota Bldg.
St. Paul 1, Minnesota

Henry M. Clark Company
270 Worthington St.
Springfield, Massachusetts

W. Gerould Clark, Inc.
67 N. Dean St.
Englewood, New Jersey

Robert A. Cline, Inc.
1027 Enquirer Bldg., 617 Vine St
Cincinnati 2, Ohio

Coldwell Banker & Company
57 Sutter St.
San Francisco 4, California

Curtis Coleman Co.
204 Bank of America Bldg.
San Diego 1, California

Comfort, Davis & Blangy, Inc.
915 Pacific Ave.
Tacoma, Washington

Commercial National Realty Company
118 S. Madison Ave.
Peoria, Illinois

Conner, Baldwin & Farris
518 Exchange Bldg.
Little Rock, Arkansas

Edmund Cook & Company
190 Nassau St.; P. O. Box 685
Princeton, New Jersey

Cooke Trust Co., Ltd.
926 Fort Street
Honolulu, Hawaii

O. W. Cotton Co.
524 B St.
San Diego 1, California

CRONHEIM

David Cronheim
39 Branford Pl.
Newark 2, New Jersey
Frank S. Crebs
511–512 Metcalf Bldg.
Orlando, Florida
Crouch-Davisson-Mulhall
810 First National Bldg.
Tulsa, Oklahoma
Charles F. Curry Real Estate Company
20 W. 9th St. Bldg.
Kansas City 6, Missouri
Cushman & Wakefield, Inc.
281 Madison Ave.
New York 17, New York

D

J. Clarence Davies, Inc.
149th St. and Third Ave.
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PRINTED IN THE U. S. A. BY R. R. DONNELLEY & SONS COMPANY, CRAWFORDSVILLE, INDIANA